



## Leveraging digital technologies to enable women's co-operatives: experience of national insurance VimoSEWA Co-operative Ltd.

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ESSAY



## Leveraging digital technologies to enable women's co-operatives: experience of national insurance VimoSEWA Co-operative Ltd.

Ruchi Agarwal and Mirai Chatterjee

### Introduction

The digital revolution has transformed the way industries operate and services are delivered globally and in India. Data-driven governance and decision-making are the new paradigms in administration. New emerging tools not only drive the modern economies but also serve as a source for promoting inclusive growth. The COVID-19 pandemic-induced transition to digital media has accelerated the process of bridging the digital divide. However, the pandemic also revealed the gender digital gap which the state was struggling to bridge, and it was here that community-based organisations like VimoSEWA stepped in.

This essay focuses on the case of an empirical learning from the National Insurance VimoSEWA Co-operative Ltd. – a 30-year-old multi-state women-led insurance co-operative in India that has witnessed a significant shift in its operations from physical mode to digital platforms in the last couple of years. Though the digital transformation journey of VimoSEWA was envisioned before COVID-19, the adaptation got a boost during the pandemic and thereby it could address some of the physical access gaps. This essay intends to dive deep into the experience, learnings, and challenges of VimoSEWA in adapting to digitalisation. An analysis into VimoSEWA's experiential learning on digitalisation will be gauged through its impact on the organisation's operations, outreach to stakeholders, and through digital literacy of its members.

National Insurance VimoSEWA Cooperative Ltd. is a pioneering micro-insurance entity serving informal workers since 1992. It was formally registered as a national co-operative in 2009 with the Ministry of Agriculture and Cooperation, Government of India. It is part of the Self-Employed Women's Association (SEWA) movement for the economic empowerment and self-reliance of informal women workers and their families. It has a direct outreach in five states of India and it has insurance policy-holders across 14 states with about 100,000 members. VimoSEWA was one of the early micro-insurance entities (which offers insurance products with a maximum sum assured of INR 200,000 (US\$2,512) and payable premiums of less than INR 10,000 (US\$126)) focusing on the risks of informal women workers and their families.

VimoSEWA is the first co-operative of its kind in India where both insurance policy-holders and share-holders are women only. VimoSEWA adopted the channel of working as a distributor and a mutual of life and non-life insurance products in the industry. VimoSEWA is run by a board, democratically elected by the members and some insurance and development professionals. In its journey of 30 years, the organisation has significantly evolved in its operations and customer service delivery. VimoSEWA has until now insured about 1 million members and settled claims over INR 250 million (US \$31,37,500).

Over the years, India has witnessed some successful women co-operatives, including those developed by SEWA, that changed the contours of the informal sector. Women-led co-operatives not only reduce the gender gap but also empower women in every way, which can be a significant contributor to society and economy. Moreover, training and capacity building of the co-operative members helps in generating livelihoods and, in turn, contributes to sustainable growth. However, change is crucial for any organisation in order to grow and be at par with the evolving trends. Aligned to this ethos, VimoSEWA has adapted to the changing market scenarios and adopted digitalisation to its core operations that has enabled expansion of the organisation. Hence, the coherence between technology and a co-operative can have apparent impact on the organisation and its community members.

A radical shift in the digital economy due to the pandemic-induced transition has also played a substantial role in decentralising technology. This has further helped in addressing the social issues by acting as a catalyst in connecting the relevant stakeholders to the end beneficiaries. At a time when the world was struggling to cope with the 'new normal' with the outbreak of the pandemic, there emerged a wide scope for innovations. National Insurance VimoSEWA Cooperative Ltd. was one such women-led co-operative that was nimble in driving its business uninterrupted, even in the most critical times, through its dynamic digital adaptation strategy. VimoSEWA works in the area of socioeconomic security of informal women workers that can help them in overcoming unforeseen risks, thereby contributing to their sustainable future.

Therefore, it is important to recognise how a community-based organisation not only managed to remain intact, but also witnessed substantial growth in the last two years by leveraging technology. VimoSEWA's inclusive growth strategy aims at educating its members and equipping them with knowledge and skills on digital and financial literacy. This, coupled with its regular operations, has received a boost with the integration of technology into its operations. The case of VimoSEWA can show how technology can act as a catalyst enabling a positive change in the ecosystem, thereby resulting in timely and more efficient services to informal women workers, especially in their time of crisis and need, like the COVID-19 pandemic. In this context, this essay will assess the impact of digitalisation on the organisation's operations; establish the improvement in outreach to stakeholders; study the impact of digital and financial literacy on the last mile women and their families; and understand the role of technological intervention in the process of financial inclusion.

## Insights into VimoSEWA's digital journey experience

The essay intends to share experiential learning from VimoSEWA and capture the adaptation in VimoSEWA's operations and activities during COVID-19 through primary qualitative and quantitative datasets which were collected during the digitalisation experience of the organisation. The analysis is based on qualitative data which comprised the transition of the organisation's activities from manual mode to digital medium and was captured through interviews of stakeholders, case studies, repository of knowledge base, and also learnings shared from the transition. In addition, quantitative data were collected via various activities, projects of the organisation, and other digital platforms that are used in daily operations. This included VimoSEWA's mobile application, data from social media handles, and member engagement through digital platforms such as Zoom and other e-meetings by deploying audio-visual tools.

A comparative analysis of the organisation's pre- and post-digitalisation experience provides insights into the shift of operations from conventional manual mode to an advanced digital hybrid mode. Moreover, it is important to capture how an evolution within the organisation compels its staff and members to adapt to new ways of working. The essay is framed around the experiential learning of VimoSEWA in adopting and shifting to new tools and mediums; and we present the different aspects of this journey:

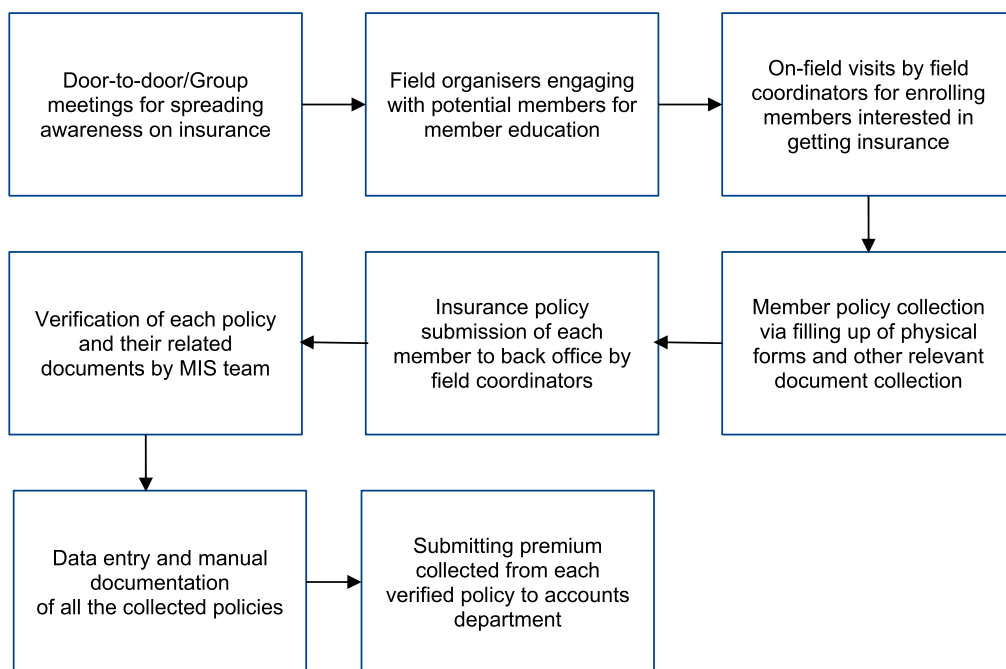
- VimoSEWA's workflow pre- and post-digitalisation.
- Technologically driven communication strategy of VimoSEWA.
- Changes in VimoSEWA's key operational areas with newly introduced technological interventions.
- Technologically driven projects.
- VimoSEWA staff's experience of digitalisation of the organisation.
- Digital presence of VimoSEWA in public domains.

### *VimoSEWA's workflow pre- and post-digitalisation*

#### *Pre-digitalisation*

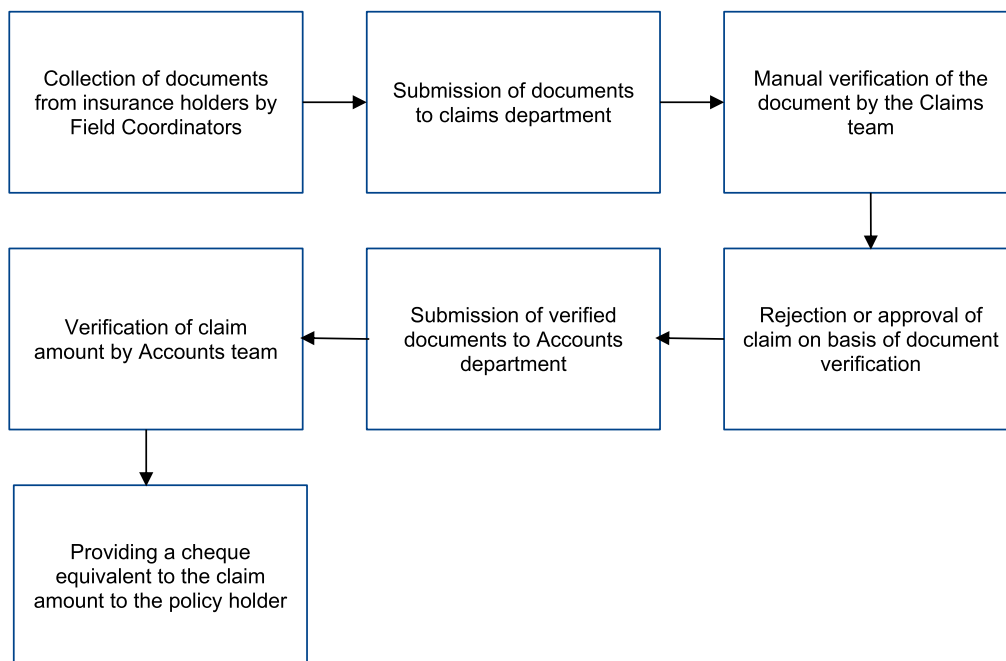
VimoSEWA's core operations involve providing door-to-door insurance services to low-income sections of the society. Hence, it had to rely primarily on traditional ways of connecting with informal women workers and their families, and generating a business out of it. The institutional process of providing insurance services can be categorised into: member education, insurance policy collection/coverage, and providing claim services to members.

## (1) Insurance policy collection/member and policy enrolment process



Source: VimoSEWA

## (2) Providing claim services to members



Source: VimoSEWA

As described in the above process flow, pre-digitalisation institutional operations relied heavily on manual tasks that required in-person interaction at every stage. Field-level organisers who are the face of VimoSEWA at the field level collected insurance policies from the community. In the absence of any digital medium, it took around 15 days to get the policy reflected in VimoSEWA's database. In spite of this, VimoSEWA could extensively expand its footprint in Gujarat through its strong base of field co-ordinators across the urban and rural geographies.

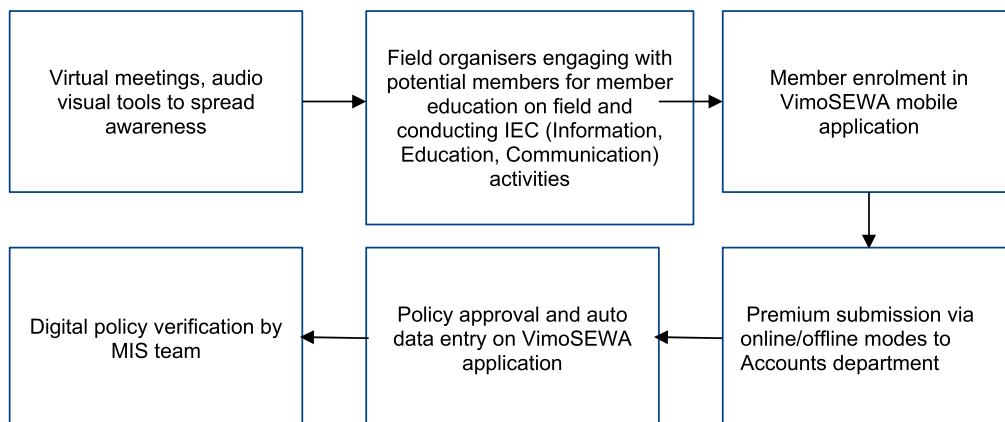
### *Post-digitalisation*

Realising the limited capacity of the organisation to grow and strengthen, VimoSEWA brought in the idea of integrating its operations with the digital revolution. Internet, digital platforms, mobile phones, and digital financial services can enable in 'bridging the divide by giving women the possibility to earn additional income, increase their employment opportunities, access to knowledge and general information' (OECD 2018, 5). Hence in 2017, when VimoSEWA marked 25 years of its journey, it seized this opportunity to launch a layout and ideation of a mobile application that would help in efficient routing of insurance policies collected at the grassroots. However, for an informal women worker-run co-operative, the transition to digital mode came with certain unanticipated challenges.

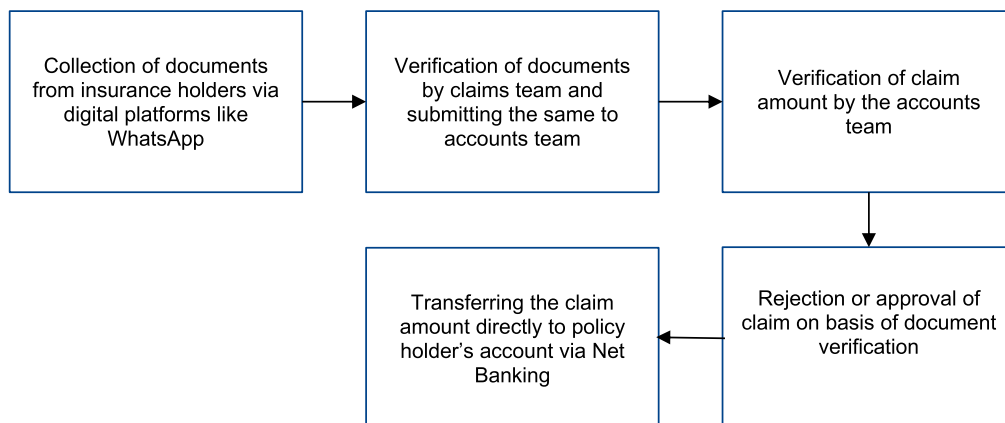
With the onset of the COVID-19 pandemic in March 2020, the organisation was compelled to adapt to a new way of working which also paved the way for a mobile application in the organisation's operations. As COVID-19 spread through countries, governments responded with lockdowns that drove people towards digital marketplaces. Globally, digital adoption escalated by five years in merely two months in 2020 (Nikore 2021). Hence, the COVID-19 pandemic acted as a catalyst in a speedy digital transition. 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 realised that as a financial services organisation, it had to continue providing uninterrupted services of insuring members and paying claims. In fact, given the increased vulnerability to illness, it was crucial that insurance services continued to be available to policy-holders and members. The leadership at VimoSEWA decided that the co-operative had to resume its activities with whatever adaptations were required, under the new scenario of pandemic protocols, with close to zero physical mobility. In this backdrop, the journey of digitalisation began at VimoSEWA.

The following process flow diagram captures the steps of insurance policy enrolment in VimoSEWA's digital adaptation phase.

## (1) Insurance policy collection/member and policy enrolment process



## (2) Providing claim services to members

***Technologically driven communication strategy of VimoSEWA******Shift in communication within and outside the organisation***

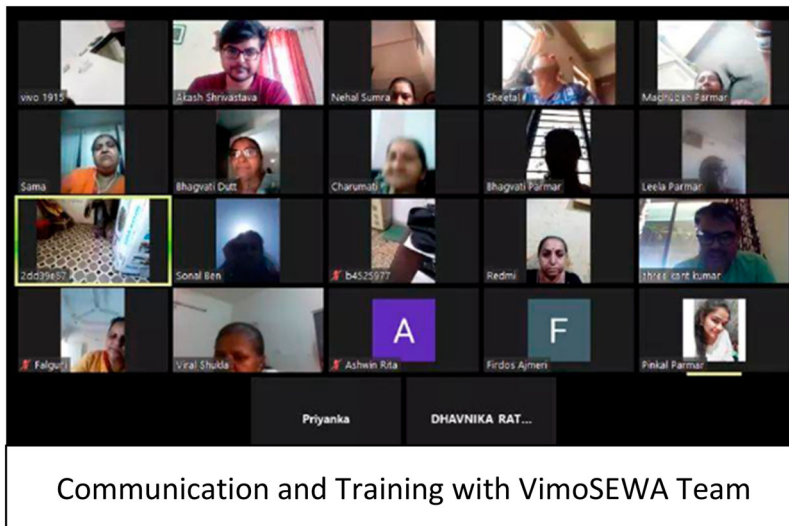
The first step towards the transition began with a shift in communication from traditional means to digital platforms such as Zoom or Google Meet. The change in communication techniques within and outside the organisation can be categorised as follows.

***Communication within the office team***

In order to bring in a system change within any organisation, it is important to first create a strong base through extensive training and capacity-building of its employees. Capacity-building is a critical component in developing effective human capital (Tzafirir 2016). For VimoSEWA, such technologically enabled functioning was the first change. Hence, to bring the team together and make the adaptation process smoother, the senior management decided to hold a daily staff meeting via Zoom/Google Meet to discuss the

business operations of the organisation. This was the team's introduction to e-meetings, which none of the team members had ever used. At times disruptions due to technical glitches were observed. This was indeed a new and different learning experience for the team members which also helped in effective team-building:

Some learned quickly, while others took time. But we waited until everyone was able to work together. I learned how to use a smartphone and also taught it to the grassroot women leaders or Sevikabens. (Ritaben, Lead, Marketing Team, Ahmedabad District, VimoSEWA, May 2022, Ahmedabad)



### *Training of the VimoSEWA team*

The VimoSEWA team was trained on various digital platforms such as Google Meet to enable them to function remotely during the lockdown. The success of this experience has resulted in VimoSEWA developing a digital training module for Aagewans and partner organisations. The training module consists of WhatsApp messages, small videos, and the use of VimoSEWA's Facebook page. It is assumed that digital inclusion can empower women not only by improving their individual agency but also by dismantling other societal norms surrounding gender (Chakraborty 2020):

As a supervisor I have many people in my team. I had to teach them how to work online. In the beginning my team was just not ready to work online. It was not easy for me to motivate them. Invariably the men in the family had smartphones and we told our team members to use those. (Vanitaben, Lead, Ahmedabad City Marketing Team, May 2022, Ahmedabad)

### *VimoSEWA's Board Meeting*

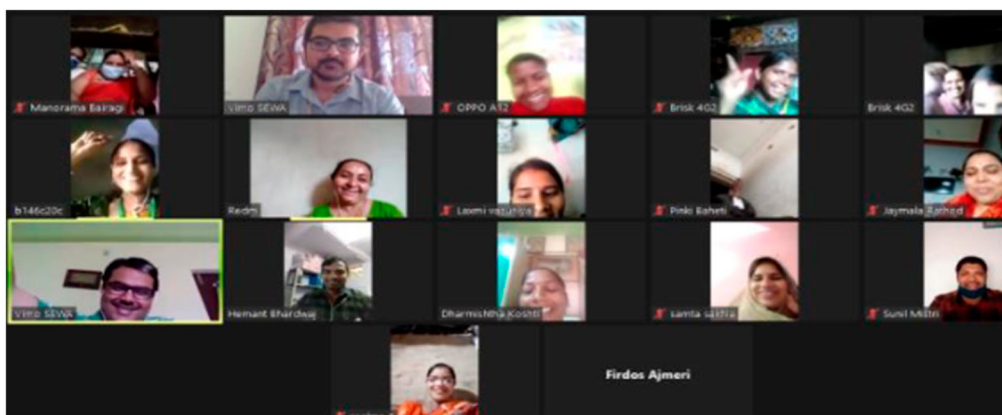
In early June 2021, it was time for the VimoSEWA Board Meeting. The Board members all reside in different parts of the country and there was no way for them to come together



due to the COVID-19 pandemic-induced lockdown. That did not stop the meeting from happening, as the meeting was held using the Zoom app. The meeting was attended by 11 Board members from different parts of the country.

### *Communication with the network of VimoAagewans and VimoSathis (cadre of frontline staff)*

VimoSEWA's team largely comprises women at the grassroot level known as VimoAagewans and VimoSathis who are the face of VimoSEWA on the ground. Employing local women as insurance agents can help in better dissemination of information to the members. For example, a pilot project conducted by the Rural Financial Institutions Programme (RFIP) in India revealed that when women from local Self-Help Groups (SHGs) were trained and acted as banking agents, the number of active accounts and activity rates in savings accounts increased (Arora 2015). Hence, local women insurance agents combined with the team of VimoSEWA in the back office, form the organisational structure. Hence, in order to bring in a shift in the organisation's operations, it is important to create a stronger base right from the bottom. In the case of VimoSEWA, the cohorts of VimoAagewans and VimoSathis form the foundation of the organisation and were provided training in digital technologies.



Communication and Training with VimoAagewans and VimoSathis

### *Communication and training with VimoAagewans and VimoSathis*

After the team in the office had been trained to use digital tools to conduct VimoSEWA operations, they in turn, trained the network of Aagewans and VimoSathis to use digital means during the lockdown. The proliferation of mobile phones also opened up new avenues for financial inclusion through mobile banking. The upsurge in the banking transactions using mobile phones or multiple digital platforms has been rising in India and globally:

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. Now we don't have the risk of keeping the premium funds with us – these are directly deposited with VimoSEWA digitally. Even though we do not have much formal education, it is really remarkable that VimoSEWA has taken us into the digital mode of functioning. (Kamlaben, VimoAagewan, Ahmedabad City, VimoSEWA, May 2022, Ahmedabad)

### *Communication with insured members*

As mentioned above, the traditional system of insurance collection was highly dependent on VimoSathis' in-person meetings with the community. During pre-lockdown days, Aagewans 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. Therefore, 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 lived in COVID-19-affected areas. Gradually, Aagewans and VimoSathis started calling up the members and this helped in keeping the business activity intact:

We sent voice messages to more than 10,000 members during the lockdown. When some members called us back after receiving our message, we were so happy that our strategy of communicating with members had been successful. (Firdosben, Lead, Management Information Systems (MIS) Team, VimoSEWA, June 2022, Ahmedabad)

The communication with members followed a three-phase strategy. In the first month after the lockdown, members were sent messages about COVID-19.

In the second month, the members were sent information about various government initiatives with regard to the pandemic and the services that were available to affected persons. For example, members were told that treatment for COVID-19 was included in the Pradhan Mantri Jan Arogya Yojana (PMJAY) – the government's health insurance scheme. 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 third month, some easing of the lockdown had begun. Members were informed about a specific COVID-19 health insurance package developed by VimoSEWA and the mechanism for purchasing this insurance. With this special product, VimoSEWA was first amongst the micro-insurance providers to develop a COVID-specific insurance policy which offered annual coverage for COVID with INR 25,000 (US\$315) for members from the age of 18 to 65 years with varying premiums for various age brackets.

### *Communication with insurance companies, vendors, civil society organisation partners, and regulators*

Apart from the existing operations of the organisation, VimoSEWA aimed at strengthening its network and continuing the process of financial inclusion through its partners and

collaborations. In July 2021, VimoSEWA initiated its series of introductory sessions with several organisations associated with the Rapid Rural Community Response (RCRC) network and Gender Justice Network. The agenda of these sessions was to make the insurance service accessible to the frontline workers and employees of these organisations.

Through this process, VimoSEWA was able to connect 3,000 frontline workers virtually through its COVID insurance policy. VimoSEWA exclusively designed digital tools such as Google forms for the frontline workers and their organisations. Starting from a few organisations from these networks initially, VimoSEWA was able to reach 86 organisations and their staff during the pandemic. Disseminating information and creating insurance awareness among stakeholders for enrolment of frontline workers was challenging as all the awareness sessions were conducted virtually through Zoom meetings and several frontline workers did not have smartphones or data connectivity.

### *VimoSEWA's key operational areas and newly introduced technological interventions*

VimoSEWA's key services for members include education on insurance, 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*

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 Aagewans 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.

During the lockdown, members were told that until things got back to normal, the claims process would be settled digitally. They would need to submit the claim documents through WhatsApp. The claim amount would be directly deposited into their bank account. 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 claim amount directly into the member's bank account. Ninety claims were settled during the lockdown using this process:

We learnt how to pay claims to members directly into their bank accounts using national electronic funds transfer (NEFT). This was a new achievement for us. (Sheetalben, Lead, Accounts Team, VimoSEWA, June 2022)

#### *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 Aagewan or VimoSathi. Traditionally, Aagewans 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 Aagewans and send the list of renewal to each Aagewan over the phone:

I was so thrilled when Pinkalben sent to me the list of members whose policies needed to be renewed by phone. I felt proud about how much I could do on my phone. (Rukaiyaben, VimoAagewan, Ahmedabad City, VimoSEWA, June 2022, Ahmedabad)

Several Aagewans had collected premiums from members and were going to deposit the cash physically at VimoSEWA as usual. In some other cases, members had arranged for the premium amount and the Aagewan was planning to collect the money from their homes. The lockdown also created some tricky situations where one of the member had given the money to a VimoAagewan but it had not been deposited into the account of the insurance company. Aagewans who could reach a SEWA Bank branch deposited the money in VimoSEWA's account there. VimoSEWA also enabled bank accounts in other banks to expand the number of options where Aagewans could deposit the premium amount.

### *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 organisation to extend such support to its members in such trying times:

I felt very proud that VimoSEWA thought of paying the premium to maintain the continuity in the member's insurance. (Falguniben, Lead, Claims Team, VimoSEWA, May 2022)

### *Activating the Electronic Clearing System (ECS) facility*

Some members had given ECS permission to VimoSEWA. The Aagewans 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 the 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 became even more evident. Both the VimoSEWA team and the insured members realised that this system enabled a smooth payment of premium and uninterrupted continuation of the insurance policy.

### *Members learn to make electronic transfers of premium amounts through the QR code, BHIM app, and Google Pay*

A few others who had the money made electronic transfers of their premium amounts. This was new for members, who took the support of their family members to make digital payments. They used platforms like Google Pay and the BHIM app, or used the QR code to pay their premiums. Between 25 March and 15 June a total of INR 1,300,000 (US \$16,315) of premiums was collected digitally:

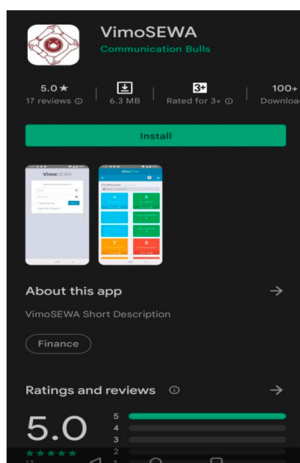
Earlier 80 per cent of the premium collected during each period came as cash to VimoSEWA's office. This time, we were successful in getting the entire premium digitally. This was a big achievement for us and very satisfying. (Leelaben, Finance Team, VimoSEWA, June 2022, Ahmedabad)

### *Deploying digital services for mass communication*

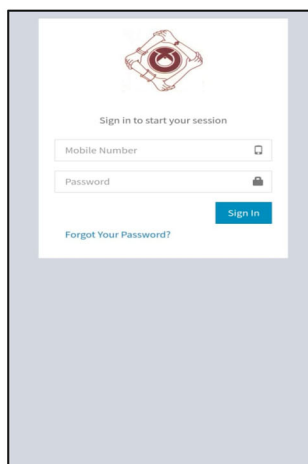
With the organisation's business going digital, there was a need to have effective digital tools and media in place, as they are the key enablers of development, and can play an important role to close gender gaps (UNESCO and ITU 2013). This thought process led to the initiation of VimoSEWA's toll-free phone number for communication. VimoSEWA had about 12,000 confirmed phone numbers of members. They hired an SMS service to deliver key messages to its members. These included messages about the new phone number to be used as well as information about COVID-19 precautions. [Table A1](#) shows data on COVID-19-related digital communication with insured members and [Table A2](#) includes primary data on engagement with insured members through WhatsApp groups (see the Appendix).

### *VimoSEWA mobile application*

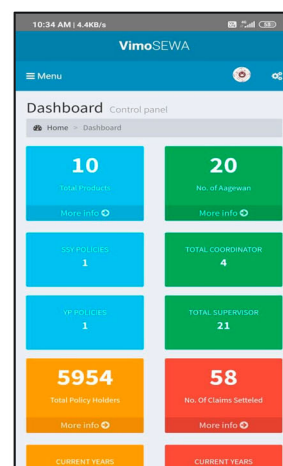
VimoSEWA has developed a mobile application for its Saral Suraksha Yojana (SSY) policy which allows Aagewans to issue a policy digitally by entering the member's data into the app on her phone. The receipt of the policy is sent to the insured member through WhatsApp. The objective is to have an easy mechanism for enrolment which is immediate and paperless. The app was initially rolled out in a pilot phase where the Aagewans and VimoSathis were trained on this new paperless method of enrolment. However during the COVID-19 pandemic, the app proved to be an effective medium to enable and continue the business when physical contact became impossible. Despite a rural–urban digital divide, wherein the rural broadband penetration is only 29 per cent against a national average of 51 per cent (Nikore 2021), VimoSEWA was able to provide increased access to mobile usage among informal women workers, who are at the bottom of the income pyramid. This has been enabled largely due to training and hybrid capacity-building programmes. [Table A3](#) shows the number of policies collected on the mobile application and [Table A4](#) has data on members enrolment on the mobile application (see the Appendix).



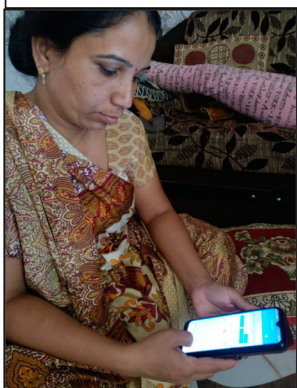
Screenshot of VimoSEWA Mobile Application that is available on the playstore but limited to users



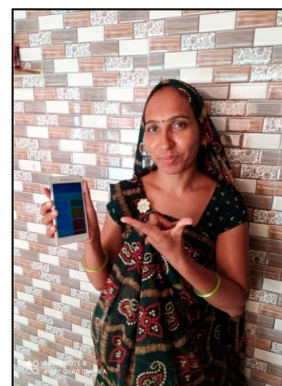
Landing page of the VimoSEWA mobile application



Dashboard of the VimoSEWA mobile application



VimoSathis learning how to use the VimoSEWA mobile application



## Technologically driven projects

### Digital financial literacy of the members

With the integration of technology into the organisation's system, VimoSEWA also believes in imparting the latest skills and knowledge to its members. This was enabled in the organisation through VimoSEWA's independent outreach and also in collaboration with partner organisations across five states in India. One such project, called 'Udhyami', with the US Agency for International Development (USAID), aims at imparting digital and financial training to women in the informal economy. The programme commenced in 2021 during which the team conducted virtual trainings in several pockets of Ahmedabad City. Hence, with the organisation's shift to digitalisation, the purpose was also to drive an overall technological development at the grassroots level. [Table A5](#) in the



Appendix contains data on the total number of members trained in digital financial literacy under the Udhyaami programme.



Digital Financial Literacy Training of Women Entrepreneurs in Gujarat and Rajasthan

*Digital financial literacy training of women entrepreneurs in Gujarat and Rajasthan SEWA wage loss insurance research.* The action research being implemented in collaboration with the University of Chicago Trust and Abdul Latif Jameel Poverty Action Lab (J-PAL) aims at improving existing products through different premiums and income and wage loss compensation amounts. The study is being implemented in 200 villages of Ahmedabad and Gandhinagar district for which the organisation has adopted a robust technologically driven strategy. Through a decentralised approach, the project will select a number of field organisers or staff and contribute to their livelihood through an incentive-based model, train informal women workers at the grassroots level on digital tools and thereby contribute to their efforts at empowerment. Through this intervention, the insurance policies collected from the grassroots level will be translated into digital media through VimoSEWA's application that will strengthen the organisation's reach and business. In addition, the team members are also trained in digital tools such as Google Drive and audio-visual platforms for effective implementation.



Training the Cadre of Frontline Workers at the Field

### ***VimoSEWA staff's experience of digitalisation of the organisation***

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, Field Organiser, Claims Team, VimoSEWA, April 2022)

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. (Parulben, Supervisor, Marketing Team Ahmedabad District, VimoSEWA, April 2022)

First I was frustrated because I did not know how we could do our work over the phone. But I learned to use a smartphone. I trained others in my team to work using the mobile phone and their increased abilities make me very proud. (Charumatiben, Supervisor, Marketing Team, VimoSEWA, April 2022)

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 voices of my children and others in the house (I live in a joint family) did not cause disturbances. Earlier I felt I worked in VimoSEWA but now I work in digital VimoSEWA. (Dhvanikaben, Claims Team, VimoSEWA, April 2022)

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 support from colleagues and guidance from seniors helped me. (Ritaben, Lead, Marketing Team, Ahmedabad District, VimoSEWA, May 2022)

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 co-operates. (Sheetalben, Lead, Finance Team, VimoSEWA, May 2022)

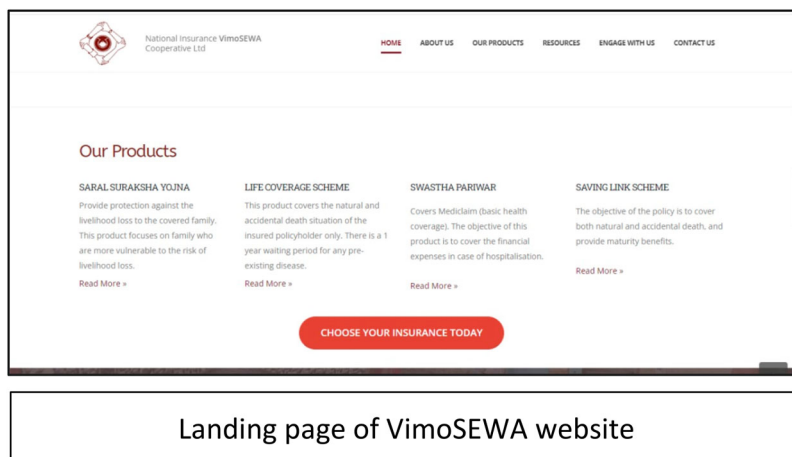
There were some operational themes which I never imagined I would ever be doing at this early stage in my career but the crisis helped me a lot in not just adjusting but also exploring. I realised that a crisis not only helps you in coming out of your comfort zone and shedding your biases but also challenging your own thought processes. (Akash Shrivastava, Coordinator, Action-Research Team, VimoSEWA, May 2022)

### ***Digital presence of VimoSEWA in public domains***

***VimoSEWA website:*** [www.sewainsurance.org](http://www.sewainsurance.org)

VimoSEWA's website is one of the tools of digitalisation that have been significantly upgraded. It aims at spreading the information to relevant stakeholders and thereby engage with them for financial security.





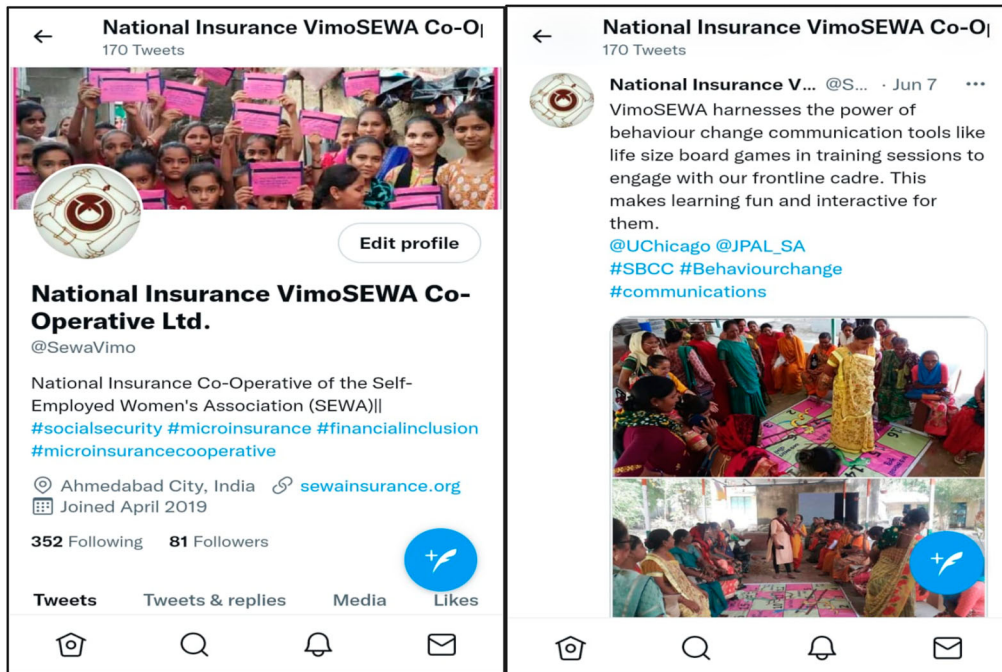
Landing page of VimoSEWA website

### *Landing page of VimoSEWA website.*

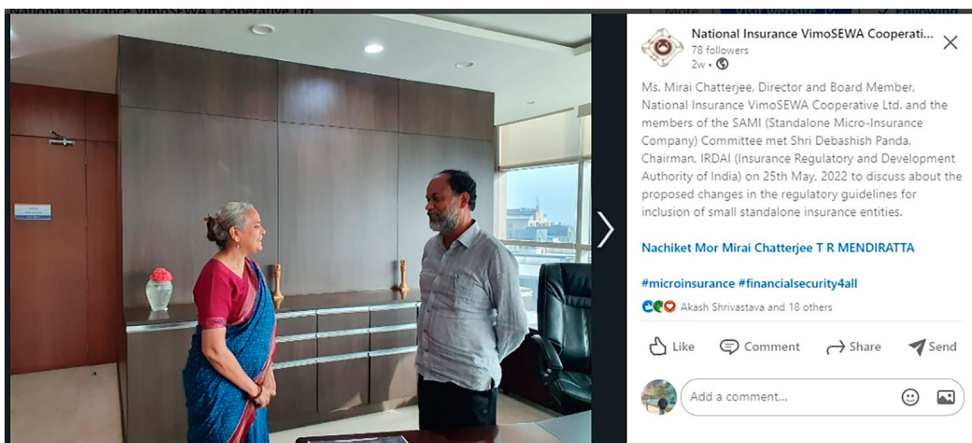
#### *Social media handles of VimoSEWA*

VimoSEWA's social media strategy focuses on promoting the organisation's brand and spreading awareness among its users. Keeping in mind the target audience, the organisation is actively engaging on Twitter, LinkedIn, Facebook, and Instagram. Post-COVID-19, social media has played a significant role in improving access to timely information and widespread impact. VimoSEWA started its social media momentum in early 2022. Since then, it has gained considerable reach and engagement from diverse groups of workers as well as target users on different platforms. This was one of the strategies to leverage the latest technology to help the organisation gain visibility and brand building. Social media posts keep stakeholders engaged about their activities. This results in a wider reach and deeper impact across a broader population of women in India and can act as a catalyst in promoting growth of an organisation (Sattva 2021). These digital platforms also serve as an important tool for digital marketing. Table A6 in the Appendix contains social media analytics.

1. VimoSEWA's Twitter handle (@SewaVimo) showcasing latest activities that are being conducted within the organisation. Link: <https://twitter.com/SewaVimo>.

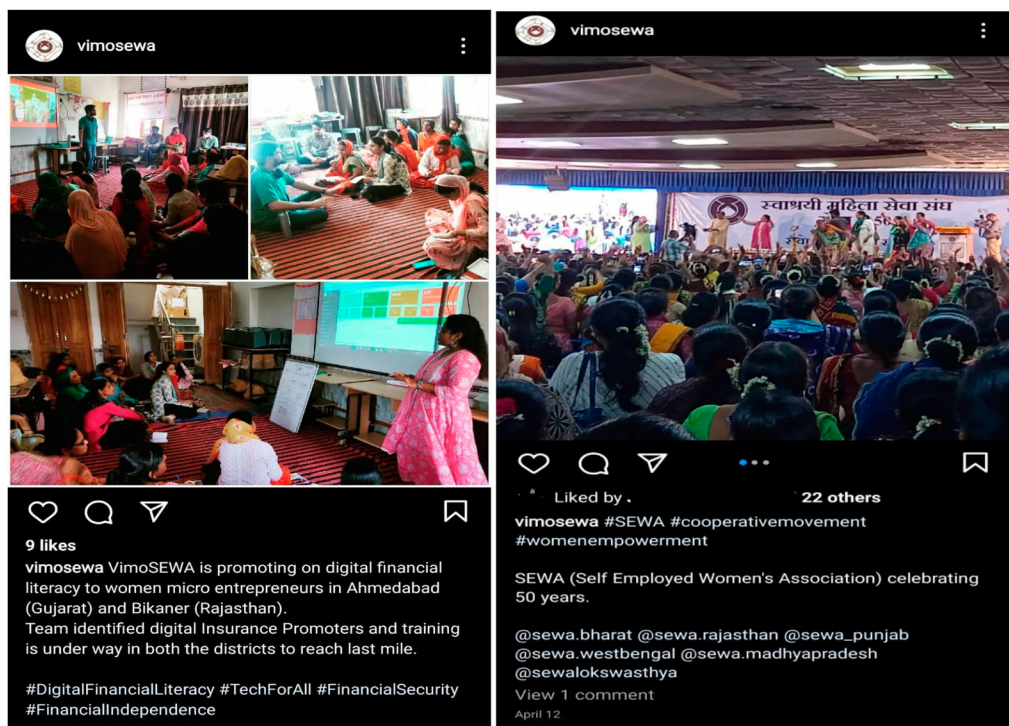


2. VimoSEWA's LinkedIn handle (National Insurance VimoSEWA Cooperative Ltd.) sharing information on meetings with Chairperson of IRDAI and UN Resident Coordinator. Link: <https://in.linkedin.com/company/national-insurance-vimosewa-cooperative-ltd>.





3. VimoSEWA's Instagram handle (VimoSEWA) capturing a VimoSEWA's training to field organiser and 50 years celebration of SEWA. Link: <https://instagram.com/vimosewa?igshid=YmMyMTA2M2Y=>.



- (4) VimoSEWA's Facebook handle (National Insurance VimoSEWA Cooperative Ltd.) focused on engaging members and relevant stakeholders. Link: <https://www.facebook.com/sewavimo/>.

## Learnings for VimoSEWA

Innovation is the key element for transformation of an organisation in its life cycle. Organic evolution of entities is essential for sustainability in a dynamic technologically driven world. The rapid adaptation of digitalisation in a service-oriented organisation like VimoSEWA enhances its customer centricity, leads to better management of information systems, monitoring and evaluation, reduces Turn Around Time (TAT) for claims and overall operations, capacity building, and impact on the ecosystem. This essay has provided us a way to assess the digitalisation of the organisation thus far, but also underpin the agility of the team in doing so.

Adoption of digitalisation has been a learning curve for VimoSEWA and it is a work in progress. Involvement of various stakeholders, several rounds of training, mentoring, and monitoring were some of the prerequisites for evolution of the organisation. Some challenges encountered were technical glitches, information dissemination in local language, and time taken by the staff Aagewans and members in adapting to digital operations during COVID-19. A hiatus of availability of smartphones, data networks, and knowledge of usage by policy members, VimoSathis, and Karyakartas was encountered during the digitalisation journey.

## Conclusion

When digital tools and platforms are integrated to traditional operations, training methodologies, communication, financial management, and service delivery, it engenders an enabling environment for a robust and progressive foundation of the organisation. Novel futuristic technologies such as Artificial Intelligence (AI), Machine Learning (ML), and deployment of the Internet of Things (IoT) in improvising database management, securing it, strengthening end-to-end seamless delivery and accessibility, are some positive ramifications envisaged in the future as the organisation transforms.

VimoSEWA was already aligned to the United Nation's Sustainable Development Goals (SDGs) 1, 3, 5, 8, 10, 11, and 17. However, in the last couple of years, the organisation has assimilated digitalisation and aligned itself to SDG 9 pivoted on industry innovation and infrastructure. This resonates with the systemic transformation envisioned in the policy landscape of India with respect to empowering women at the grassroots, creation of livelihoods, reduction of poverty, and providing a secure and sustainable planet for future generations.

Last, but not the least, the journey of a thousand miles begins with a single step and National Insurance VimoSEWA Co-operative Ltd. has already embarked on the ever-evolving trajectory of digitalisation.

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## Appendices

**Table A1.** COVID-19-induced digital communication with insured members

Total calling	6,810
Total SMS and voice call	16,810

**Table A2.** Primary data on engagement with insured members through WhatsApp groups (as of May 2022)

Total numbers of WhatsApp groups	72
Total connected members in groups	3,218

**Table A3.** Number of policies collected on the mobile application from 2020 to 2022

Year	Total policies
2020	1,311
2021	7,370
2022 (as of May 2022)	1,106
Grand total	9,787

**Table A4.** Unique member enrolment on the mobile application from 2020 to 2022

Year	Unique members
2020	1,003
2021	5,822
2022 (as of May 2022)	820
Grand total	7,645

**Table A5.** Total number of members trained on digital financial literacy under the Udhyaami project from 2020 to May 2022. As reported by MIS department of VimoSEWA

Total number of trained members	4,252
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**Table A6.** Social media statistics from January 2022 to May 2022

Particulars	Facebook	Instagram	Twitter	LinkedIn (from April 2022 to May 2022)
Net followers gain	42	18	25	46
Post engagement	683	85	102	3,100
Number of posts	37	34	22	5