

ಹೇಗೆ,

(Hege // how)

ಏನು,

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ಎಷ್ಟು?

(Yeshtu // how much?)

 **FIELDS** *of* **VIEW**

WORKSHOP REPORT

Reimagining Resilience

*A participatory workshop
exploring social protection measures.*

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Executive Summary

INTRODUCTION

On July 18, Fields of View conducted “ಹೇಗೆ, ಏನು, ಎಷ್ಟು? | Hege, Yenu, Yeshtu: **Reimagining Resilience**,” a participatory workshop in Bengaluru involving **43 participants** from over **25 organisations** used our flagship tool, E-QLT, to build better social protections for vulnerable personas.

Vulnerability is temporal and dynamic in nature. However, social protection measures are currently designed using a macro approach that does not address this complexity.

E-QLT is a **system dynamics simulation** that enables stakeholders in the vulnerability space to:

- Quantify the vulnerability of their communities at the household level
- Assess the efficacy of existing social protection measures to build resilience
- Simulate the effect of shocks and risks on household vulnerability
- Test the impact of new scheme reimaginings towards building resilience

This participatory, collaborative workshop highlights the use of E-QLT in data-driven advocacy and better policy design. The workshop brings together different stakeholders to help develop a shared language around vulnerability for more effective resilience-building.

METHODOLOGY

The workshop employed a structured two-part approach:

1. **Understanding Vulnerability:** Participants used E-QLT to assess the vulnerability of their persona, which they selected from six composite personas representing diverse vulnerable households in Bengaluru’s informal workforce.
2. **Scheme Redesign:** Participants used E-QLT to redesign social protection packages to improve household resilience beyond that achieved by the existing scheme bouquet offered by the government. The platform enabled testing of individual and combined measures, adjusting protection amounts, and evaluating multiple scheme configurations.

Six personas (P1—P6) were developed through review of secondary literature, analysis of field-based insights, and incorporation of publicly available data on household incomes and expenditures. The information gathered from these sources was used to model the different factors affecting household vulnerability, which was quantified across the **three key dimensions of health, finance, and education**.

Household vulnerability was quantified as a Social Protection Score (SPS), ranging from 0-300 points across three dimensions, each scored from 0-100:

- **Health** (nutritional and physiological status)
- **Education** (age-appropriate educational milestones)
- **Finance** (debt burden and repayment capacity)

Households scoring below 300 were classified as vulnerable, requiring targeted interventions.

The reimaginings prepared by participants during the workshop were categorised as follows:

- **Type 1 Packages:** reimaginings which led to an increase in the overall SPS but precipitated a drop in at least one SPS dimension
- **Type 2 Packages:** reimaginings which led to an increase in the overall SPS and did not precipitate a drop in any SPS dimension

These reimaginings were compared with the existing scheme bouquet that households currently have access to in both business-as-usual and shock conditions.

RESULTS

Overall, **51 reimaginings** were generated across four personas (Personas 1, 2, 3, and 5).

During business-as-usual conditions, **33 reimaginings performed better** than the existing scheme bouquet in terms of the overall SPS, with 15 acting as Type 1 packages and 18 acting as Type 2 packages.

During shock conditions, **28 reimaginings performed better** than the existing scheme bouquet in terms of the overall SPS, with 13 acting as Type 1 packages and 15 acting as Type 2 packages.

PERSONA 1

MEMBERS	CASTE	LIVELIHOOD	HOUSEHOLD INCOME
6	Scheduled Caste	Waste Picker Construction Labourer	₹15,500/month

During business-as-usual conditions, all reimaginings increased the overall SPS by 8 points to 195.04. Both Type 1 and Type 2 packages increased the overall SPS by 11 points to 198.04.

80% of Type 2 packages looked at monthly cash transfer. 70% of Type 2 packages contained conditional transfer for nutrition, followed by education. All Type 2 packages included debt. Most Type 2 packages included health insurance, followed by unemployment, life, and accident insurance.

During shock conditions, the reimaginings precipitated significant improvement in SPS (Finance) across all shocks; slight decrease in SPS (Health) during COVID-19, Malaria, and Heatwave; and no difference in SPS (Education). On average, the presence of all reimaginings precipitated an overall SPS of 189 during COVID-19 shock, demonstrating a 10-point improvement over the shock protection potential of the existing scheme bouquet.

PERSONA 2

MEMBERS	CASTE	LIVELIHOOD	HOUSEHOLD INCOME
2	Scheduled Caste	Street Sweeper associated with the Municipality	₹12,500/month

During business-as-usual conditions, all reimaginings increased the overall SPS by 8 points to 291.8. Type 1 packages increased the overall SPS by 3 points to 286.8. Type 2 packages increased the overall SPS by 13 points to 296.8.

All Type 2 packages reduced spending towards monthly transfers by more than half and increased spending towards gratuity by about 30%. More than half (60%) of Type 2 packages also included a one-time cash transfer of INR 18,333.

Half of the Type 2 packages contained conditional transfer for nutrition. None of the reimaginings for this persona included debt. All Type 2 packages included debt. All Type 2 packages included unemployment insurance, while 80% of them included accident and health insurance.

During shock conditions, the reimaginings precipitated significant improvement in SPS (Finance) across all shocks except Death; and significant improvement in SPS (Health) across all shocks except Heatwave. On average, the presence of all reimaginings precipitated an overall SPS of 206 during Death shock, demonstration a 36-point reduction in the shock protection potential compared to the existing scheme bouquet.

PERSONA 3

MEMBERS	CASTE	LIVELIHOOD	HOUSEHOLD INCOME
4	General	Uber Driver, Sex Worker	₹65,000/month

During business-as-usual conditions, all reimaginings increased the overall SPS by 4 points to 183.5. Type 1 packages increased the overall SPS by 3 points to 182.5. Type 2 packages increased the overall SPS by 14 points to 193.5.

None of the Type 2 packages included monthly cash transfer. All Type 2 packages contained conditional transfer only for housing. All Type 2 packages included debt. Type 2 packages did not include any form of insurance.

During shock conditions, the reimaginings precipitated improvement in SPS (Finance) across all shocks except Death; improvement in SPS (Health) across all shocks; and marginal improvement in SPS (Education) for COVID-19 and Eviction from House shocks.

On average, the presence of all reimagined schemes precipitated an overall SPS of 163 during Death shock, demonstration a 2-point improvement over the shock protection potential of the existing scheme bouquet.


PERSONA 5

MEMBERS	CASTE	LIVELIHOOD	HOUSEHOLD INCOME
4	Scheduled Tribe	Street Vendor Domestic Worker	₹18,500/month

During business-as-usual conditions, all reimaginings decreased the overall SPS by 15 points to 265.3. None of the reimaginings for this persona were Type 1 packages. Type 2 packages increased the overall SPS by 6 points to 286.3.

50% of Type 2 packages looked at monthly cash transfer and one-time cash transfer of INR 3,35,202. All Type 2 packages contained conditional transfer only for education. None of the Type 2 packages included debt. Type 2 packages did not include any form of insurance.

During shock conditions, the reimaginings precipitated improvement in SPS (Health) during COVID-19, but they decreased the SPS across all other dimensions and shocks. On average, the presence of all reimagined schemes precipitated an overall SPS of 236 during COVID-19 shock, demonstration a 2-point reduction in the shock protection potential compared to the existing scheme bouquet.



DISCUSSION

Civil Society Organisations (CSOs), due to their work with communities over the years, are in a unique position where they have in-depth understanding of vulnerabilities and the threats faced by communities.

Over the years, they have advocated for increased access to social protection measures and for better schemes that can help build resilience. The advocacy for better schemes, however, has been based on possible modifications of current schemes, as there is a capacity gap with respect to redesigning schemes.

Through this workshop and use of the simulation platform, we intended to bridge this gap to enable CSOs to engage with social protection scheme redesign and test how to better protect the communities they work for.

The results are significant, as this is the first time CSOs reimagined social protection coverage for households and were able to demonstrate that better protection is possible by engaging with household nuances.

Altogether, participants **designed 51 schemes, of which 18 caused an increase in household SPS** from the current state. Thus, 35% of the redesigned schemes fared better than the existing bouquet of schemes offered by the government. The positive impact of these 18 schemes was primarily on the Finance dimension, followed by Health, then Education.



CONCLUSION

This workshop demonstrates that **better social protection is achievable** through engagement with household-level vulnerability nuances. The initiative establishes a foundation for **systemic shift toward vulnerability-responsive policymaking** that meaningfully incorporates affected community voices.

Moving forward, Fields of View aims to facilitate knowledge exchange between typically siloed stakeholders, driving broader adoption of data-driven tools and methods while fostering a new landscape of engagement with vulnerability that adequately captures complex, dynamic household needs.

Introduction

On July 18, Fields of View conducted ಹೇಗೆ, ಏನು, ಎಷ್ಟು? | Hege, Yenu, Yeshtu: **Reimagining Resilience**, a hands-on participatory workshop at the Student Christian Movement of India in Bengaluru.

43 participants including independent consultants and representatives from over **25 organisations** spanning CSOs, research groups, and universities used our flagship tool, E-QLT, to understand the vulnerability of various households and redesign existing schemes for better social protection.

List of organisations that attended the workshop:

- Akshara Foundation
- APSA, Bangalore
- Arcadis India
- The Association of People with Disability (APD)
- Aucom Impact Consulting
- Ashoka Trust For Research In Ecology And The Environment (ATREE)
- Catalyst Management Services (CMS)
- The Center for Study of Science, Technology and Policy (CSTEP)
- Dakshin Foundation
- Good Business Lab
- Goodera Inc.
- Hasiru Dala
- Heritage Beku
- The Indian Institute of Science Education and Research (IISER) Pune
- Indian Institute for Human Settlements (IHS)
- Indus Action
- National Law School of India University (NLSIU)
- PCI India
- Rainmatter Foundation
- Reliance Foundation
- ResGov - Foundation for Responsive Governance
- Samvada
- Sambhav Foundation
- Sangama
- Socrates Foundation
- Solidarity Foundation
- Story Aunty
- TDY Films

BACKGROUND

Vulnerability is temporal and dynamic in nature — how vulnerable a community is changes between households and across time. However, social protection measures aimed at building resilience are currently designed using a macro approach that does not fully take this complexity of vulnerability into account fully.

Further, community voices are not adequately represented in policymaking, resulting in policy measures that don't adequately address the needs of the people they seek to help.

To address these concerns, we have developed E-QLT, a simulation that enables stakeholders in the vulnerability space to:

- Quantify the vulnerability of their communities at the household level
- Assess the efficacy of existing social protection measures to build resilience
- Simulate the effect of shocks and risks on household vulnerability
- Test the impact of new scheme reimaginings towards building resilience

The E-QLT platform, including further information about the methodology and use cases, can be found here: [E-QLT](#).

RATIONALE

Grassroots organisations that have access to rich community information often have limited resources and capacity to analyse and use that data for advocacy. The adoption of new tools can thus seem like a daunting prospect, particularly when the outputs of the tool are not universally recognised.

Additionally, current approaches to social protection consider the individual contributions of schemes without looking at them as a complementary bouquet. This often leads to redundancy in addressing certain areas of vulnerability and gaps in others.

This participatory, collaborative workshop highlights the use of E-QLT in data-driven advocacy and better policy design. The workshop brings together different stakeholders to help develop a shared language around vulnerability for more effective resilience-building.

OBJECTIVE

Through this workshop, participants:

- Explore new tools and pathways for effective data-driven advocacy
- Identify avenues for collaboration with different stakeholders in the vulnerability space
- Understand how E-QLT can be used to quantitatively assess the vulnerability of their communities and simulate the efficacy of social protection measures



// Participants using the E-QLT platform in their groups

Methodology



APPROACH

The workshop was divided into two broad sessions:

1. Understanding Vulnerability

In groups, participants chose the persona that they would be engaging with for the duration of the workshop. The personas each represented a vulnerable household and were prepared in advance through secondary research.

For their chosen persona, the participants used E-QLT to explore the ability of the household to meet their expenditures, and to quantify the vulnerability of their communities in terms of a Social Protection Score, a metric like a credit score that assesses the vulnerability of households across the dimensions of health, education, and finance.

Participants investigated how the vulnerability of that household changes over 5 years, and how effective existing schemes are at building household resilience against the risks that make them vulnerable.

2. Scheme Redesign

In groups, participants used the E-QLT scheme redesign interface to imagine better social protection packages that would be more effective at building the resilience of their chosen persona than the existing scheme bouquet.

The platform enabled participants to test the effect of individual and combined social protection measures on building resilience. They adjusted the amount of protection offered by different schemes to evaluate the extent of protection required.

Participants were encouraged to redesign multiple schemes and social protection packages to thoroughly investigate the mechanisms that best supported their households. They evaluated their redesign against both the existing scheme bouquet offered by the government, and against the other schemes that they had redesigned.

Please refer to [Annexure I](#) for the Event Flow.

PERSONAS

For this workshop, we designed six composite personas reflecting diverse income levels and vulnerability contexts to assess the impact of social protection schemes in building resilience across different communities. These personas represent a cross-section of Bengaluru's informal workforce, each facing unique challenges that affect their access to social protection and economic stability.

We primarily relied on secondary literature and field-based insights to develop these personas. The foundation of our approach included project reports, field narratives, and success stories from organisations working with vulnerable communities in Bengaluru, including Hasiru Dala (waste picker collective), Solidarity Foundation (working with sex workers), and YUVA (street vendor advocacy). Additionally, we incorporated data from the Periodic Labour Force Survey (PLFS), National Sample Survey (NSS) expenditure patterns, and dietary guidelines from the National Institute of Nutrition.

The information gathered from these sources was used to model the different factors affecting household vulnerability, including livelihood patterns, household income and expenditure, risk of shocks such as illness or job loss, and access to social protection schemes. This vulnerability was then quantified across three key dimensions - health, finance, and education - using the E-QLT simulation.

A snapshot of the six personas can be found here: [Persona Information](#).

The assumptions used to generate the personas can be found here: [Persona Assumptions](#).



// A participant engaging with persona cards during the workshop

PERSONA 1

MEMBERS	CASTE	LIVELIHOOD	HOUSEHOLD INCOME
6	Scheduled Caste	Waste Picker Construction Labourer	₹15,500/month



Persona 1 is a six-member, woman-headed family living in a flood-prone informal slum in urban Bengaluru. The grandmother is a waste picker who continues to collect and sort waste. The mother is the daughter-in-law who became a construction laborer after her husband's death.

Both women suffer from back and leg pain, and the older woman has diabetes. Due to the nature of their work, living conditions, and geography, they are prone to skin infections, heat-related illnesses, COVID-19, malaria, and flooding.

The existing scheme bouquet offers: free bus travel and education; subsidised food and cooking fuel; cash transfers; health insurance; and scholarships. Despite having no formal education themselves, both women hope that the three children will find stable, office-based jobs rather than follow them into waste picking or construction.

PERSONA 2

MEMBERS	CASTE	LIVELIHOOD	HOUSEHOLD INCOME
2	Scheduled Caste	Street Sweeper associated with the Municipality	₹12,500/month



Persona 2 is a two-member family comprising an elderly couple living on their own in a rented 1BHK home in urban Bengaluru. The husband has been unemployed for a few years. He was recently diagnosed with borderline high blood pressure and requires daily medication. The wife is a street sweeper associated with the municipality. She is the sole earning member with three years remaining before retirement.

Both members struggle with body pain due to years of physical work and need to take medicines to cope. Due to the nature of their work, living conditions, and geography, they are prone to heat-related illnesses, COVID-19 and Malaria. Delay in income or death of the earning member is a major risk to this household.

The existing scheme bouquet offers: free bus travel and electricity; subsidised food grains and cooking fuel; cash transfers in the form of gratuity; and health insurance. With minimal maintenance expenses, they prioritize rent, food, and healthcare.

PERSONA 3

MEMBERS	CASTE	LIVELIHOOD	HOUSEHOLD INCOME
4	General	Uber Driver, Sex Worker	₹65,000/month



Persona 3 is a four-member family living in a rented 1 BHK apartment in urban Bengaluru. The mother is listed as the head of the household in their official documents. She is engaged in sex work and travels far for work to another rented house that she shares with other sex workers.

The father works as an Uber driver, driving 16—18 hours a day using a rented car with high commission fee and fuel cost. The father suffers from back and leg pain. Due to their work, this household is at risk of eviction and delay in income or death of the earning member.

The existing scheme bouquet offers: free bus travel and electricity; subsidised food and cooking fuel; cash transfers; and health insurance. The children study in a private school and the parents are determined to continue their schooling there. The family also owns a scooter that they bought using a loan from a local money lender.

PERSONA 4

MEMBERS	CASTE	LIVELIHOOD	HOUSEHOLD INCOME
3	Scheduled Tribe	Helper in a Mall Shop	₹9,000/month



Persona 4 is a three-member, woman-headed family living in a rented semi-pucca house in urban Bengaluru. The widowed grandmother is primarily occupied with caregiving responsibilities towards her grandchild.

The young 21-year-old mother is the main earner of the family, working long hours as a helper in a mall shop. They go through frequent housing changes—sometimes due to being evicted by their landlords, other times due to moving on their own for safety reasons. Due to the nature of their work and living conditions, they are prone to road accidents, COVID-19, and malaria.

The existing scheme bouquet offers: free bus travel and education; subsidised food and cooking fuel; cash transfers; and health insurance.

PERSONA 5

MEMBERS	CASTE	LIVELIHOOD	HOUSEHOLD INCOME
4	Scheduled Tribe	Street Vendor Domestic Worker	₹18,500/month



Persona 5 is a four-member household, living in a rented home in urban Bengaluru in a low-lying area that is prone to flooding. The father is a vegetable vendor whose livelihood is vulnerable to both frequent evictions by authorities and demands for bribes. The mother works as a domestic helper in multiple homes while also managing childcare and caring for her mother-in-law who has early-stage dementia.

Their child is currently in 3rd standard and has already missed a year of school. Due to the nature of their work and living conditions, they are prone to skin infections, heat-related illnesses, COVID-19, malaria, and chikungunya. The existing scheme bouquet offers: free education; subsidised food and cooking fuel; nutrition and healthcare for children and pregnant persons; pension; cash transfers; and health insurance. Despite having no formal education themselves, both women hope that the three children will find stable, office-based jobs rather than follow them into waste picking or construction.

PERSONA 6

MEMBERS	CASTE	LIVELIHOOD	HOUSEHOLD INCOME
4	Other Backward Classes (OBC)	Sex Worker	₹5,000/month



Persona 6 is a single transgender woman living on her own without a permanent place to stay. At times, she is able to find temporary housing, either in rented homes or shelter homes. However, most nights she sleeps on the street, making her prone to road accidents, heat-related illnesses, COVID-19, flooding and chikungunya.

She is engaged with sex work for livelihood. As she is getting older, finding work has become more difficult. In addition, she has to pay bribes to authorities to continue working.

The existing scheme bouquet offers: free travel; subsidised food; cash transfers; and health insurance. With minimal maintenance expenses, she prioritises travel, work related expenses such as bribes, and Internet and telecommunication spending.

DATA ANALYSIS

The workshop employed the Social Protection Score (SPS) as the primary metric for vulnerability assessment.

The SPS operates across three interconnected dimensions:

- Health (nutritional and physiological status)
- Education (achievement of age-appropriate educational milestones)
- Finance (debt burden and repayment capacity)

Each dimension is scored out of 100 points, creating a composite score ranging from 0 to 300, where higher scores indicate greater capacity to sustain wellbeing and withstand shocks over a five-year simulation period. Households with SPS below 300 are classified as vulnerable, requiring targeted social protection interventions.

The E-QLT simulation model utilises system dynamics methodology to represent household states, considering parameters including demography, income, expenditure patterns, and access to social protection measures.

Please refer to [Annexure II](#) for more information about the Social Protection Score.

The E-QLT platform provided participants with the following information about their chosen persona:

- Aggregate data showing a snapshot of how households fared over five years
- Granular data showing the monthly change in household conditions
- The overall SPS across the dimensions of health, finance, and education
- The extent to which households were able to meet their expenditures in different conditions

For the purposes of this workshop, schemes were categorised as follows:

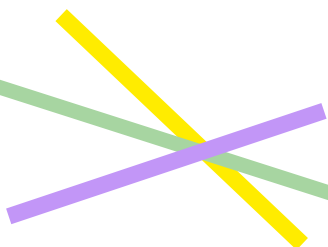
- Unconditional Transfer: Direct cash transfer from the government in the form of monthly cash transfer, one-time payment, and gratuity
- Conditional Transfer: Subsidies offered by the government towards specific expenditures, including but not limited to cooking fuel, electricity, transportation, and nutrition
- Debt: Loans provided by the government for a fixed tenure at little to no interest
- Insurance: Fixed coverage provided by the government against adverse events

The contributions of schemes on building household resilience for each persona were assessed in the following categories:

- Existing Scheme Bouquet: current group of schemes that the persona has access to
- All Reimaginings: average of all reimaginings prepared by participants, whether or not they improved the overall SPS
- Type 1 Packages: reimaginings which led to an increase in the overall SPS but precipitated a drop in at least one SPS dimension
- Type 2 Packages: reimaginings which led to an increase in the overall SPS and did not precipitate a drop in any SPS dimension

The effectiveness of these interventions was measured during two conditions:

- Business-as-usual conditions: the regular course of activity for the persona that factors in the regular struggles and supports they face
- Shock conditions: the range of adverse events that are specific to each persona depending on factors including, but not limited to, their occupation, geography, and household member composition



Results

OVERVIEW

Participants engaged with four of the six personas that had been generated for the workshop; Persona 4 and Persona 6 were not chosen by any of the 9 participant groups.

In total, participants tried 51 scheme reimagination.

During business-as-usual conditions, 27 reimaginings performed better than the existing scheme bouquet. Of these, 18 reimaginings showed improvement across all SPS dimensions (Type 2), while 9 reimaginings led to improvement in the overall SPS but precipitated a decrease in at least one SPS indicator (Type 1). The other 24 reimaginings did not improve the SPS as compared to the existing scheme bouquet.

Persona	P1	P2	P3	P5	Total
No. of Teams	4	2	1	2	9
No. of Total Packages	27	7	5	12	51
No. of Type 1 Packages	6	1	2	0	9
No. of Type 2 Packages	10	5	1	2	18

// Table 1. Reimaginings overview during business-as-usual conditions

Each persona experienced a different set of shocks, and the reimaginings had varying impacts on each shock experiences by each persona. Thus, the overview for shocks is presented as an average of the performance of all reimaginings.

On average, during shock conditions, over 46 reimaginings performed better than the existing scheme bouquet. Of these, more than 15 reimaginings showed improvement across all SPS dimensions (Type 2), with more than 8, 4, and 2 reimaginings performing better than existing scheme bouquet for P1, P2, and P3 respectively.

Persona	P1	P2	P3	P5	Total
Type 1	10.2	0.2	1.25	3.4	30.70
Type 2	8.6	4.8	2.25	0.2	15.85

// Table 2. Reimaginings overview during shock conditions

Persona-wise results from the workshop are presented here. The results show the following:

- Impact of reimagination on the overall SPS during business-as-usual conditions
- Reimaginings within each scheme category with a focus on Type 2 packages
- Distribution of Type 1 and Type 2 packages for each shock
- Impact of reimagination on the SPS during most severe shock

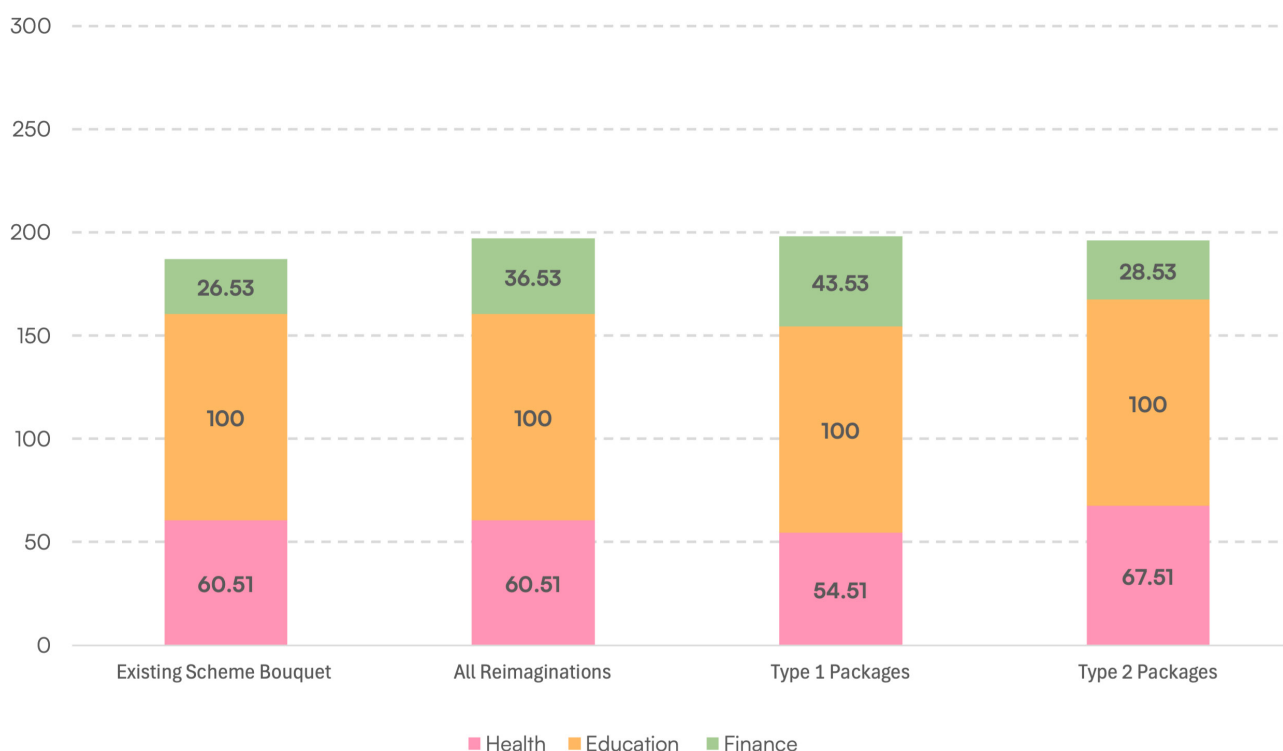
PERSONA 1



As described by the other teams, this persona is caught in a lifelong debt trap. This is in line with observations from the field that show this endless cycle of debt. Given this situation, government schemes other than credit offer limited support.

During business-as-usual conditions, the existing scheme bouquet resulted in an overall SPS of 187.04, with SPS (Finance) being the lowest at 26.53. On average, all reimaginings increased the overall SPS by 8 points to 195.04, which was entirely reflected in SPS (Finance). SPS (Health) and SPS (Education) saw no improvement.

Both Type 1 and Type 2 packages increased the overall SPS by 11 points to 198.04, however, Type 1 packages resulted in a 6-point decrease in SPS (Health) alongside a 17-point increase in SPS (Finance), while Type 2 packages resulted in a 7-point increase in SPS (Health) and a 4-point increase in SPS (Finance). Neither type of package impacted SPS (Education).



// Figure 1: Change in the SPS for Persona 1 during business-as-usual conditions

1. Unconditional Transfer

Most (67%) reimaginings included monthly cash transfers, with 80% of Type 2 packages containing the transfer component. One of the Type 2 packages also explored a one-time cash transfer of INR 1,50,000 to strengthen household savings.

2. Conditional Transfer

While the existing scheme bouquet contained conditional transfer for cooking fuel, education, transportation, and nutrition, the reimaginings also included electricity, general health, and housing. Most (70%) Type 2 packages contained conditional transfer for nutrition, followed by education.

The additional spending on electricity, general health, and housing in the reimaginings was accompanied by a marginal decrease in the budget allocation towards nutrition and education, and a marginal increase in allocation towards cooking fuel, relative to the existing scheme bouquet.

Further, while the existing scheme bouquet only allocates nutrition spending to cereals, the reimaginings allocated money towards all food groups.

3. Debt

About half (56%) of all reimaginings and all Type 2 packages included debt, which is entirely absent from the existing scheme bouquet for Persona 1. The average principal for the debt was INR 2,67,000 for an average tenure of 5 years at an average interest rate of 3%. Many reimaginings provided debt at zero interest.

4. Insurance

While the existing scheme bouquet only contained health insurance, reimaginings further included accident, life, and unemployment insurance. Most Type 2 packages included health insurance, followed by unemployment, life, and accident insurance.

The reimaginings allocated a lower amount for health insurance than the existing scheme bouquet amount of INR 5,00,000, with Type 2 packages spending INR 3,83,383. Regarding the other insurance types, Type 2 packages allocated INR 5,00,000 as accident insurance, INR 3,25,000 as life insurance, and 100% wage cover for a period of 3 months as unemployment insurance.

Persona 1			Percentage of Reimaginings			Allocation in Reimaginings	
Type	Parameters	Existing	All Reimaginings	Type 2	Existing	All Reimaginings	Type 2
Unconditional Transfers							
Monthly	Amount (INR)	Yes	67%	80%	1,000	1,713	1,089
One-Time	Amount (INR)	No	37%	10%	0	2,67,161	1,50,000
	Start Month				0	1	1
Gratuity	Amount (INR)	No	4%	0%	0	1,00,000	0
Conditional Transfers							
Cooking Fuel	Amount (INR)	Yes	33%	30%	300	463	333
Education	Amount (INR)	Yes	33%	40%	1,000	893	925
Electricity	Amount (INR)	No	15%	20%	0	325	350
General Health	Amount (INR)	No	52%	30%	0	622	483
Housing	Amount (INR)	No	7%	10%	0	1,000	1,000
Transportation	Amount (INR)	Yes	11%	10%	700	733	700
Nutrition	Amount (INR)	Yes	44%	70%	1,663	1,262	1,618
Debt							
Debt	Interest Rate (%)	No	56%	100%	0	3	3
	Principal				0	2,37,667	2,67,000
	Tenure (Years)				0	6	5
Insurance							
Accident	Amount (INR)	No	19%	10%	0	2,03,040	5,00,000
Life	Amount (INR)	No	15%	20%	0	2,90,250	3,25,000
Unemployment	Duration (Months)	No	33%	30%	0	6	3
	Wages (%)				0	66	100
Health	Amount (INR)	Yes	52%	60%	5,00,000	2,96,567	3,83,383

// Table 3. Share of unconditional transfers, conditional transfers, debt, and insurance in reimaginings for Persona 1

We allocated most of our budget to nutrition, followed by education. We also tried to address the debt burden on the household through schemes that provide them the amount they required as a government loan. To build resilience against the shocks that affect this persona, we included health and employment insurance in our reimagination, which contributed to an overall SPS of 204.

The health outcomes for Persona 1 were much better across all our scenarios than those with the existing scheme bouquet, since the latter simply did not address non-hospitalisation expenses at all, and both the workers in the household had some health risk or the other. All our scenarios were also much better at handling shocks than current government policies.

The best outcome for our persona came from addressing debt and savings. We did this by allocating half of our budget as a one-time payment of around INR 1,50,000-2,00,000, and the other half as a 0 percent interest loan. This was our best-case scenario in terms of the debt remaining after 5 years, with an overall SPS of 196.



In one of our reimaginations, we allocated most of our budget to nutrition, followed by debt, and finally monthly cash transfer. Interestingly, this was the reimagination that resulted in the highest SPS of all our attempts. The high allocation towards nutrition and finance also resulted in a significant increase in the Health and Finance scores.

SHOCK PROTECTION

This persona was prone to the following shocks, arranged from most to least impactful in terms of how much each shock affected the SPS compared to business-as-usual:

- COVID-19
- Flood
- Cuts and Injuries
- Malaria
- Heatwave

During shock conditions, about 38% of the reimaginings for this persona acted as Type 1 packages, while 30% of the reimaginings acted as Type 2 packages.

Relative to the contribution of the existing scheme bouquet on the SPS, the reimaginings precipitated significant improvement in SPS (Finance) across all shocks; slight worsening of SPS (Health) in COVID-19, Malaria, and Heatwave; and no difference in SPS (Education).

Shocks	Degree of change in SPS in the presence of reimaginings from the existing scheme bouquet			No. of schemes	
	Health	Education	Finance	Type 1	Type 2
COVID-19	-0.3	0.0	+5.9	9	10
Flood	0.0	0.0	+8.2	11	10
Cuts and Injuries	0.1	0.0	+6.9	13	8
Malaria	-0.9	0.0	+7.2	9	8
Heatwave	-0.5	0.0	+4.8	9	7

// Table 4. Performance of reimaginings during shock conditions

COVID-19 had the most significant impact on the household. In the presence of the existing scheme bouquet, COVID-19 shock resulted in an overall SPS of 179, an 8-point reduction from the business-as-usual SPS of 187. On average, the presence of all reimagined schemes precipitated an overall SPS of 189 during COVID-19 shock, demonstrating a 10-point improvement over the shock protection potential of the existing scheme bouquet.

SPS	Health	Education	Finance
Shock with Existing Scheme Bouquet	57	100	22
All Reimaginings	0	0	+6
Type 1 Packages	-4	0	+12
Type 2 Packages	+4	0	+6

// Table 5. Performance of schemes during COVID-19 shock

Of the 10 reimaginings that acted as Type 2 packages during business-as-usual conditions, 9 also acted as Type 2 packages during COVID-19 shock.

PERSONA 2

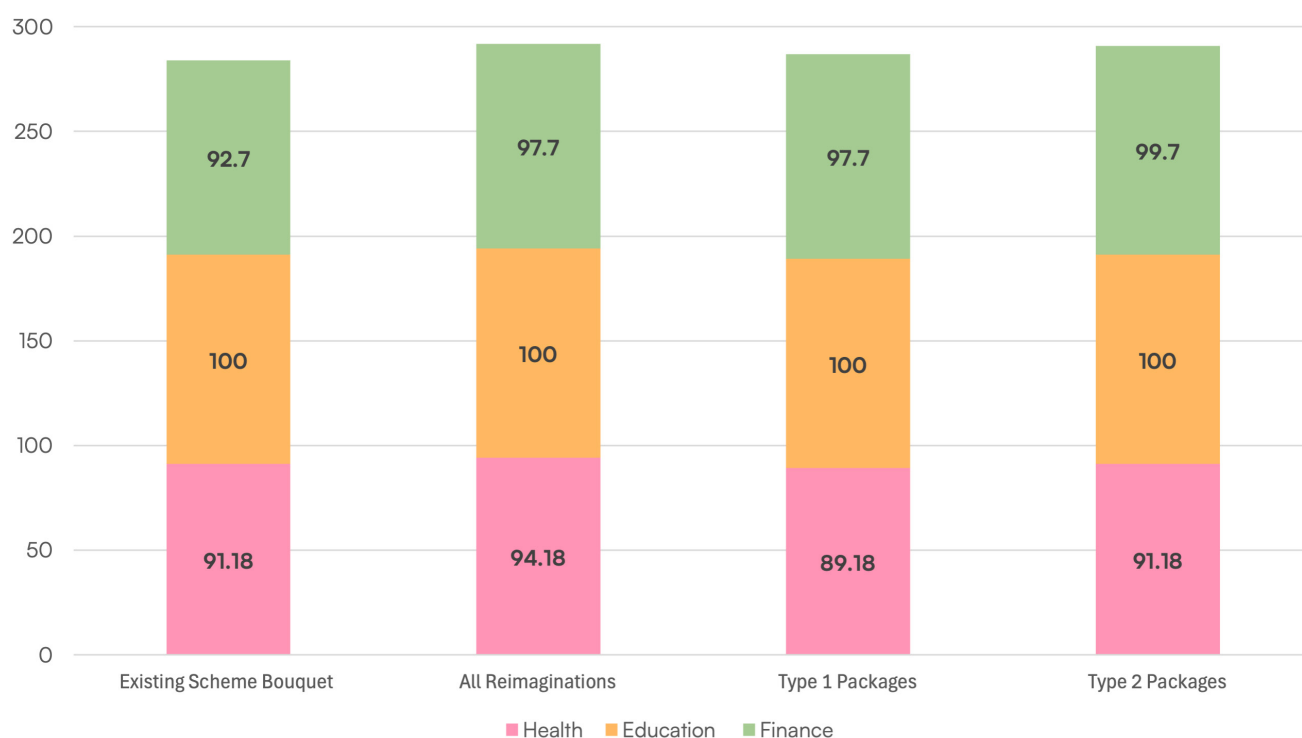


The 3 critical aspects of this persona that we focused on are the retirement of the sole earning member; increase in out-of-pocket health expenditure; and rising housing costs.

Given that education was not a spending category for this persona, SPS (Education) was not a consideration during business as usual or shock conditions.

During business-as-usual conditions, the existing scheme bouquet resulted in an overall SPS of 283.8, with SPS (Health) and SPS (Finance) being marginally lower than the 100-point SPS (Education). On average, all reimaginings increased the overall SPS by 8 points to 291.8, which was reflected as a 3-point increase in SPS (Health) and a 5-point increase in SPS (Finance).

Type 1 packages increased the overall SPS by 3 points to 286.8, however, they precipitated a 2-point decrease in SPS (Health) alongside a 5-point increase in SPS (Finance). On the other hand, Type 2 packages increased the overall SPS by 13 points to 296.8, which was reflected as a 6-point increase in SPS (Health) and a 7-point increase in SPS (Finance).



// Figure 2: Change in the SPS for Persona 2 during business-as-usual conditions

1. Unconditional Transfer

All reimaginations included monthly cash transfers and gratuity, which are both present in the existing scheme bouquet. However, Type 2 packages reduced spending towards monthly transfers by more than half and increased spending towards gratuity by about 30%, relative to the existing scheme bouquet.

More than half (60%) of Type 2 packages also included a one-time cash transfer of INR 18,333 to strengthen household savings.

2. Conditional Transfer

While the existing scheme bouquet contained conditional transfer for cooking fuel, electricity, transportation, and nutrition, the reimaginations also included general health and housing. Half of the Type 2 packages contained conditional transfer for nutrition, while all Type 2 packages contained conditional transfer for all other categories.

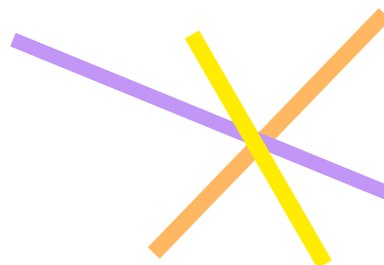
The additional spending on general health and housing in the reimaginations was accompanied by a marginal decrease in the budget allocation towards cooking fuel, electricity, transportation, and nutrition.

Further, while the existing scheme bouquet only allocates nutrition spending to cereals, the reimaginations allocated money towards all food groups.

3. Insurance

While the existing scheme bouquet only contained health insurance, reimaginations further included accident, life, and unemployment insurance. All Type 2 packages included unemployment insurance, while 80% of them included accident and health insurance. None of the Type 2 packages included life insurance.

While all reimaginations on average allocated a slightly greater amount for health insurance than the existing scheme bouquet amount of INR 5,00,000, Type 2 packages allocated a lower amount of INR 4,00,000. Regarding the other insurance types, Type 2 packages had significantly higher spending of INR 25,00,000 towards accident insurance, and 100% wage cover for a period of 10 months as unemployment insurance.



At first, when death of the earning member came as a shock, we could not outperform the existing scheme bouquet no matter which reimagination we tried. But in our final reimagination, we allocated more of the budget towards nutrition and health, while also focusing on unconditional cash transfer. Achieving this balance was the key. Finally, we were able to achieve an overall SPS of 299.49 and overcome both the risks that we were trying to address.



Our goal was to see if we can increase the savings for this persona, since the debt they are under is hitting them hard. Overall, we tested 5 reimaginings, and the critical shock that we focused on was death of earning family member. Interestingly, in the reimagination that allocated around 23% to insurance, the overall SPS was somewhere around 270-280.

In our reimaginings, we made sure to increase the amount being provided as gratuity. Given that the household has only one earning member, this gratuity would help sustain the household if they cannot generate income.

Persona 2			Percentage of Reimaginings			Allocation in Reimaginings	
Type	Parameters	Existing	All Reimaginings	Type 2	Existing	All Reimaginings	Type 2
Unconditional Transfers							
Monthly	Amount (INR)	Yes	100%	100%	2,000	1,433	807
One Time	Amount (INR)	No	43%	60%	0	18,333	18,333
	Start Month				0	1	1
Gratuity	Amount (INR)	Yes	100%	100%	7,212	8,893	11,150
Conditional Transfers							
Cooking Fuel	Amount (INR)	Yes	71%	100%	300	270	270
Education	Amount (INR)	No	0%	0%	0	0	0
Electricity	Amount (INR)	Yes	71%	100%	450	270	270
General Health	Amount (INR)	No	86%	100%	0	275	230
Housing	Amount (INR)	No	86%	100%	0	750	700
Transportation	Amount (INR)	Yes	71%	100%	250	214	214
Nutrition	Amount (INR)	Yes	60%	50%	1,662.5	1,267	1,388
Debt							
Debt	Interest Rate (%)	No	0%	0%	0	0	0
	Principal				0	0	0
	Tenure (Years)				0	0	0
Insurance							
Accident	Amount (INR)	No	86%	80%	0	19,16,667	25,00,000
Life	Amount (INR)	No	14%	0%	0	10,00,000	0
Unemployment	Duration (Months)	No	100%	100%	0	12	10
	Wages (%)				0	86	100
Health	Amount (INR)	Yes	86%	80%	5,00,000	5,16,667	4,00,000

// Table 6. Share of unconditional transfers, conditional transfers, debt, and insurance in reimaginings for Persona 2

SHOCK PROTECTION

This persona was prone to the following shocks, arranged from most to least impactful in terms of how much each shock affected the SPS compared to business-as-usual:

- Death
- Payment delay
- COVID-19
- Malaria
- Heatwave

During shock conditions, about 3% of the reimaginings for this persona acted as Type 1 packages, while 71% of the reimaginings acted as Type 2 packages.

Relative to the contribution of the existing scheme bouquet on the SPS, the reimaginings precipitated significant improvement in SPS (Finance) across all shocks except Death; and significant improvement in SPS (Health) across all shocks except Heatwave.

Shocks	Degree of change in SPS in the presence of reimaginings from the existing scheme bouquet			No. of schemes	
	Health	Education	Finance	Type 1	Type 2
Death	+10.3	0.0	-45.8	0	0
Payment Delay	+11.7	0.0	+9.9	0	7
COVID-19	+6.0	0.0	+5.5	0	6
Malaria	+4.4	0.0	+4.1	1	5
Heatwave	-0.5	0.0	+4.8	0	6

// Table 7. Performance of reimaginings during shock conditions

Death had the most significant impact on household. In the presence of the existing scheme bouquet, Death shock resulted in an overall SPS of 242, a 41-point reduction from the business-as-usual SPS of 283.

On average, the presence of all reimaginings precipitated an overall SPS of 206 during Death shock, demonstration a 36-point reduction in the shock protection potential compared to the existing scheme bouquet. Thus, the reimaginings did not perform better than the existing scheme bouquet during Death shock.

While the reimaginings were able to increase SPS (Health), they performed much worse than the existing scheme bouquet in SPS (Finance).

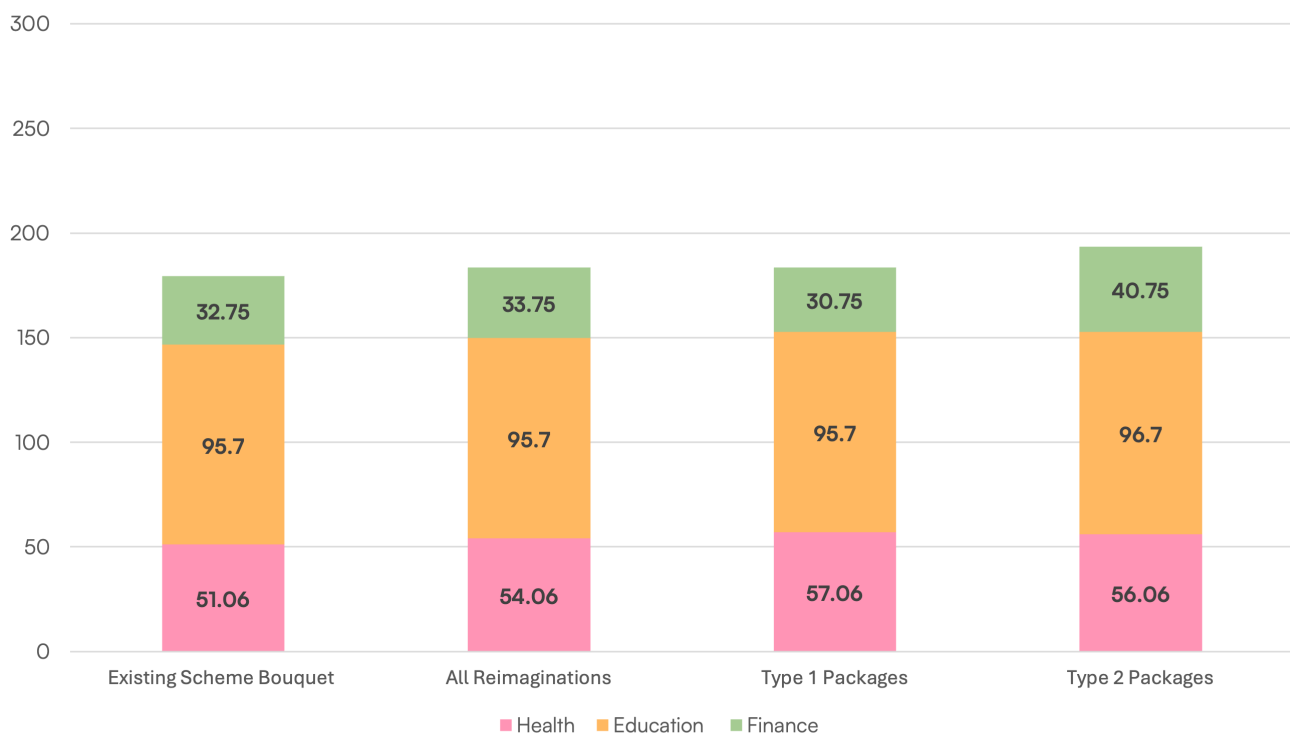
PERSONA 3



In the second reimagination, we retained the monthly cash transfer of INR 2,000 to cover basic expenses and brought back conditional transfer for electricity, which was a part of earlier schemes. Since this is a household with a cab driver and a sex worker, their risk factors include unemployment, eviction, and illness. So, we added in unemployment insurance and increased health insurance.

During business-as-usual conditions, the existing scheme bouquet resulted in an overall SPS of 179.5, with SPS (Health) and SPS (Finance) being significantly lower than SPS (Education). On average, all reimaginations increased the overall SPS by 4 points to 183.5, which was reflected as a 3-point increase in SPS (Health) and a 1-point increase in SPS (Finance). SPS (Education) saw no improvement.

Type 1 packages also increased the overall SPS by 3 points, however, they precipitated a 1-point decrease in SPS (Finance) alongside a 4-point increase in SPS (Health), with no impact on SPS (Education). Type 2 packages increased the overall SPS by 14 points to 193.5, which was reflected as a 5-point increase in SPS (Health), a 1-point increase in SPS (Education), and an 8-point increase in SPS (Finance).



// Figure 3: Change in the SPS for Persona 3 during business-as-usual conditions

1. Unconditional Transfer

While the existing scheme bouquet has monthly cash transfer of INR 2,000, less than half (40%) of the reimaginings included monthly cash transfer. None of the Type 2 packages included monthly cash transfer.

2. Conditional Transfer

While the existing scheme bouquet contained conditional transfer for cooking fuel, electricity, and transportation, the reimaginings also included education, general health, housing, and nutrition. However, while all Type 2 packages contained conditional transfer for housing, none of the Type 2 packages contained any other conditional transfer.

The additional spending on education, general health, housing, and nutrition in the reimaginings was accompanied by a marginal decrease in the budget allocation towards cooking fuel, and a substantial decrease in the allocation towards electricity and transportation. While removing spending from cooking fuel, electricity, and transportation as it exists in the existing scheme bouquet, Type 2 packages allocated INR 500 for housing.

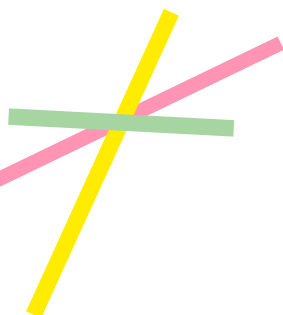
3. Debt

More than half (60%) of all reimaginings and all Type 2 packages included debt, which is entirely absent from the existing scheme bouquet for Persona 3.

The average principal for the debt across all imaginings was INR 3,00,000 for an average tenure of 4 years, offered at zero interest. Type 2 packages more than doubled this principal amount at INR 7,00,000 and reduced the average tenure to 3 years, also offered at zero interest.

4. Insurance

While the existing scheme bouquet only contained health insurance, reimaginings further included accident, life, and unemployment insurance. On the other hand, Type 2 packages did not include any form of insurance.



We prioritised accident insurance since the primary earning member is a cab driver, which means there's a possibility of him suffering from an accident.

In the second reimagination, we retained the monthly cash transfer of INR 2,000 to cover basic expenses and brought back conditional transfer for electricity, which was a part of earlier schemes.

Since this is a household with a cab driver and a sex worker, their risk factors include unemployment, eviction, and illness. So, we added in unemployment insurance and increased health insurance.



In the fourth reimagination that we tried, we allocated a larger amount to the monthly cash transfer than the existing scheme bouquet amount of INR 2,000. Additionally, we made two other changes: one, we added conditional transfer for housing; two, we significantly increased both the types and amounts of insurance cover. This reimagination brought the SPS to 182, which is slightly higher than the SPS of 179 which resulted from the existing scheme bouquet.

Persona 3			Percentage of Reimaginings			Allocation in Reimaginings	
Type	Parameters	Existing	All Reimaginings	Type 2	Existing	All Reimaginings	Type 2
Unconditional Transfers							
Monthly	Amount (INR)	Yes	40%	0%	2,000	3,323	0
One Time	Amount (INR)	No	0%	0%	0	0	0
	Start Month				0	0	0
Gratuity	Amount (INR)	No	0%	0%	0	0	0
Conditional Transfers							
Cooking Fuel	Amount (INR)	Yes	20%	0%	300	200	0
Education	Amount (INR)	No	60%	0%		317	0
Electricity	Amount (INR)	Yes	40%	0%	1,360	175	0
General Health	Amount (INR)	No	20%	0%		100	0
Housing	Amount (INR)	No	80%	100%		848	500
Transportation	Amount (INR)	Yes	60%	0%	670	183	0
Nutrition	Amount (INR)	No	10%	0%		273	0
Debt							
Debt	Interest Rate (%)	No	60%	100%	0	0	0
	Principal				0	3,00,000	7,00,000
	Tenure (Years)				0	4	3
Insurance							
Accident	Amount (INR)	No	20%	0%	0	25,00,000	0
Life	Amount (INR)	No	60%	0%	0	6,66,667	0
Unemployment	Duration (Months)	No	60%	0%	0	6	0
	Wages (%)				0	83	0
Health	Amount (INR)	Yes	60%	0%	5,00,000	10,00,000	0

// Table 8. Share of unconditional transfers, conditional transfers, debt, and insurance in reimaginings for Persona 3

SHOCK PROTECTION

This persona was prone to the following shocks, arranged from most to least impactful in terms of how much each shock affected the SPS compared to business-as-usual:

- Death
- COVID-19
- Eviction from House
- Eviction from Workplace

During shock conditions, about 25% of the reimaginings for this persona acted as Type 1 packages, while 45% of the reimaginings acted as Type 2 packages.

Relative to the contribution of the existing scheme bouquet on the SPS, the reimaginings precipitated improvement in SPS (Finance) across all shocks except Death; improvement in SPS (Health) across all shocks; and marginal improvement in SPS (Education) for COVID-19 and Eviction from House shocks, with slight worsening in Death and Eviction from Work shocks.

Shocks	Degree of change in SPS in the presence of reimaginings from the existing scheme bouquet			No. of schemes	
	Health	Education	Finance	Type 1	Type 2
Death	+2.7	-0.5	-0.1	3	1
COVID-19	+2.7	+0.9	+4.1	0	4
Eviction from House	+3.4	+ 0.1	+0.9	2	4
Eviction from Workplace	+1.4	- 0.1	+0.2	1	2

// Table 9. Performance of reimaginings during shock conditions

SPS	Health	Education	Finance
Shock with Existing Scheme Bouquet	41	97	24
All Reimaginings	3	- 1	0
Type 1 Packages	+5	- 2	0
Type 2 Packages	0	+2	0

// Table 5. Performance of schemes during Death shock

Death had the most significant impact on the household. In the presence of the existing scheme bouquet, Death shock resulted in the overall SPS of 161, a 19-point reduction from the business-as-usual SPS of 180.

On average, the presence of all reimagined schemes precipitated an overall SPS of 163 during Death shock, demonstration a 2-point improvement over the shock protection potential of the existing scheme bouquet.

The reimagination that acted as a Type 2 package during business-as-usual conditions acted as a Type 1 package during Death shock.

PERSONA 5

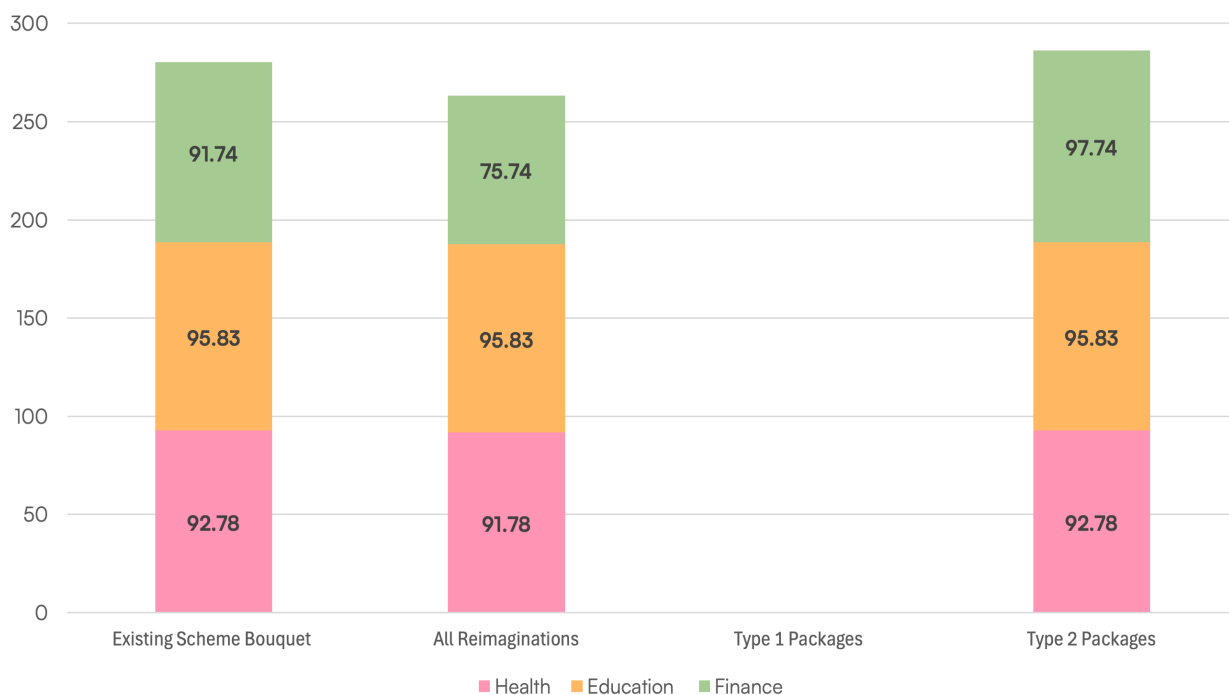


Housing was one of the biggest expenses for this persona, so we allocated 50% of the budget towards conditional transfer for housing. This household also has limited expenditure towards electricity, so we brought down the electricity conditional transfer from 100%, which is what Karnataka offers, to 40%.

During business-as-usual conditions, the existing scheme bouquet resulted in an overall SPS of 280.3, with all three dimensions being marginally impacted. On average, all reimaginings decreased the overall SPS by 16 points to 263.3, which was reflected as a 1-point decrease in SPS (Health) and a 16-point decrease in SPS (Finance). SPS (Education) saw no decrease.

None of the reimaginings for this persona were Type 1 packages. This indicates that the reimaginings either resulted in a decrease in the overall SPS, or that an increase in the overall SPS was not accompanied by a decrease in any dimension.

Type 2 packages increased the overall SPS by 6 points to 286.3, which was entirely reflected as a 6-point increase in SPS (Finance), with no impact on SPS (Health) and SPS (Education).



// Figure 4: Change in the SPS for Persona 5 during business-as-usual conditions

1. Unconditional Transfer

About half (58%) of the reimaginations included monthly cash transfers, with Type 2 packages more than quadrupling the transfer amount from INR 1,000 in the existing scheme bouquet to INR 5,788. Half of the Type 2 packages also explored a one-time cash transfer of INR 3,35,202 to strengthen household savings.

2. Conditional Transfer

While the existing scheme bouquet contained conditional transfer for cooking fuel, education, electricity, and nutrition, the reimaginations removed conditional transfer for cooking fuel but added in electricity, general health, pregnancy health, housing, and transportation. However, while half of the Type 2 packages contained conditional transfer for education, none of the Type 2 packages contained any other conditional transfer.

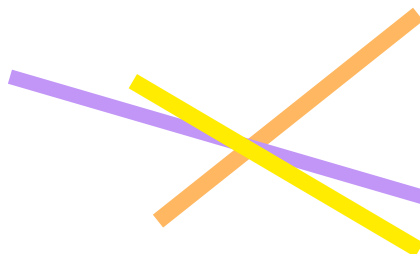
The additional spending on general health, pregnancy health, housing, and transportation in the reimaginations was accompanied by a marginal decrease in the budget allocation towards electricity, and a substantial decrease in the allocation towards cooking fuel, education, and nutrition. While removing spending from cooking fuel, electricity, and nutrition as it exists in the existing scheme bouquet, Type 2 packages significantly reduced allocation for education from INR 1,638 to INR 200.

3. Debt

More than half (67%) of all reimaginations included debt, which is entirely absent from the existing scheme bouquet for Persona 5. None of the Type 2 packages included debt. The average principal for the debt across all imaginations was INR 1,80,625 for an average tenure of 8 years at an average interest rate of 8%.

4. Insurance

While the existing scheme bouquet only contained health insurance, reimaginations further included accident, life, and unemployment insurance. On the other hand, Type 2 packages did not include any form of insurance.



Persona 5			Percentage of Reimaginings			Allocation in Reimaginings	
Type	Parameters	Existing	All Reimaginings	Type 2	Existing	All Reimaginings	Type 2
Unconditional Transfers							
Monthly	Amount (INR)	Yes	58%	50%	1,000	2327	5,788
One Time	Amount (INR)	No	17%	50%	0	2,42,601	3,35,202
	Start Month				0	2	1
Gratuity	Amount (INR)	No	0%	0%	0	0	0
Conditional Transfers							
Cooking Fuel	Amount (INR)	Yes	0%	0%	300	0	0
Education	Amount (INR)	Yes	67%	50%	1,638	997	200
Electricity	Amount (INR)	Yes	75%	0%	450	401	0
General Health	Amount (INR)	No	25%	0%	0	500	0
Pregnancy Health	Amount (INR)	No	25%	0%	0	19,000	0
Housing	Amount (INR)	No	67%	0%	0	1,564	0
Transportation	Amount (INR)	No	33%	0%	0	969	0
Nutrition	Amount (INR)	Yes	50%	0%	,2275	668	0
Debt							
Debt	Interest Rate (%)	No	67%	0%	0	8	0
	Principal				0	1,80,625	0
	Tenure (Years)				0	8	0
Insurance Cover							
Accident		No	0%	0%	0	0	0
Life		No	8%	0%	0	6,00,000	0
Unemployment	Duration (Months)	No	25%	0%	0	4	0
	Wages (%)				0	100	0
Health							

// Table 10. Share of unconditional transfers, conditional transfers, debt, and insurance in reimaginings for Persona 5

During COVID-19, which was the most impactful shock across all scenarios, we can see that this reimagination performed better than both the existing scheme bouquet and our first reimagination, which only included Unconditional Cash Transfer.

Out of all the reimaginations we tried, the one that performed the best included Debt at a 6% interest rate and Unemployment Insurance covering 100% of their earnings for 3 months.

We chose to go with this reimagination because every shock significantly impacted the household income. This is understandable given that both the earning members are informal workers, so their work suffers greatly under any shock, and they do not have any cushion or any savings to go back to.



SHOCK PROTECTION

This persona was prone to the following shocks, arranged from most to least impactful in terms of how much each shock affected the SPS compared to business-as-usual:

- COVID-19
- Chikungunia
- Flood
- Malaria
- Heatwave

During shock conditions, about 12% of the reimaginings for this persona acted as Type 1 packages, while 2% of the reimaginings acted as Type 2 packages.

Relative to the contribution of the existing scheme bouquet on the SPS, the reimaginings precipitated improvement in SPS (Health) during COVID, but they decreased the SPS across all other dimensions and shocks.

Shocks	Degree of change in SPS in the presence of reimaginings from the existing scheme bouquet			No. of schemes	
	Health	Education	Finance	Type 1	Type 2
Death	+2.7	-0.5	-0.1	3	1
COVID-19	+2.7	+0.9	+4.1	0	4
Eviction from House	+3.4	+ 0.1	+0.9	2	4
Eviction from Workplace	+1.4	- 0.1	+0.2	1	2

// Table 11. Performance of reimaginings during shock conditions

COVID-19 had the most significant impact on the household. In the presence of the existing scheme bouquet, COVID-19 shock resulted in an overall SPS of 238, a 42-point reduction from the business-as-usual SPS of 280. On average, the presence of all reimagined schemes precipitated an overall SPS of 236 during COVID-19, demonstration a 2-point reduction in the shock protection potential compared to the existing scheme bouquet.

SPS	Health	Education	Finance
Shock with Existing Scheme Bouquet	73	96	69
All Reimaginings	+6	-1	-8
Type 1 Packages	+10	-1	+4
Type 2 Packages	-	-	-

// Table 12. Performance of schemes during COVID-19 shock

The two reimaginings that acted as a Type 2 packages during business-as-usual conditions acted as a Type 1 packages during COVID-19 shock. In addition, four reimaginings that did not improve the overall SPS during business-as-usual conditions also acted as Type 1 packages during COVID-19 shock.

Discussion

Social protection plays a very important role in building resilience among various vulnerable communities. However, the design of these schemes is often far removed from people's lives and fails to adequately capture nuances of vulnerability at the household level.

Civil Society Organisations (CSOs) are uniquely capacitated with in-depth understanding of the vulnerabilities and threats faced by the communities they work with. Over the years, CSOs have advocated for increased access to social protection measures and better schemes that can help build resilience.

The advocacy for better schemes, however, has been based on possible modifications of current schemes, and not necessarily a redesign of schemes from the ground up.

Through this workshop and use of the simulation platform, we intended to bridge this gap. We hope CSOs can use the wealth of information they already possess to engage with social protection scheme redesign and test how to better protect their communities.

The results are significant, as this is the first time CSOs reimagined social protection coverage for households and were able to demonstrate that better protection is possible by engaging with household nuances. The varied approaches across personas also highlight the need for diversified strategies when it comes to social protection design. For many participants, this engagement also presented pathways for integrating data and technology into their work—avenues which they had not yet explored as deeply.

Altogether, participants designed 51 schemes, of which 18 caused an increase in household SPS from the current state. Thus, 35% of the redesigned schemes fared better than the existing bouquet of schemes offered by the government. The positive impact of these 18 schemes was primarily on the Finance dimension, followed by Health, then Education.

For each persona, different strategies were employed by the participants. For two personas, participants used a mix of in-kind transfers, cash transfers, and insurance. For the other two personas, participants focused on zero-interest debts and unconditional cash transfers. The diversity of approaches used indicates the varied priorities that stakeholders have in their engagement with social protection, even when working in a similar region or with similar demographics.

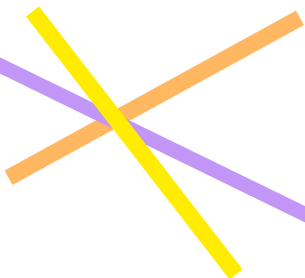
Conclusion

As we explore newer and more integrated ways of engaging with vulnerability, we hope to further the conversations that started in the workshop, particularly around the development of a shared language for vulnerability and the use of data-driven insights in imagining better resilience mechanisms.

In the short term, we imagine Fields of View enabling the exchange of knowledge and perspectives between stakeholders who would typically function in silos. We want to leverage our experience of engaging with diverse actors in the social impact ecosystem to drive the adoption of our tools and methods. Through this, we hope to make the nuances in resilience-building for communities more accessible and actionable.

In the long term, we seek to engender a shift in the landscape of engagement with vulnerability. We want to demonstrate how the vulnerability space can benefit from the voices of those most impacted by policy shifts. To achieve this, we want to foreground the nuances made available through organisations that work with vulnerable voices to build resilience.

We hope that widespread adoption of these approaches by influencers and decision-makers will result in a shared and nuanced language around resilience building.



Annexure I: Event Flow

Our full-day workshop in Bangalore followed a carefully designed flow that brought participants on a journey from understanding vulnerability to reimagining solutions.

1. Persona Selection:

Participants were arranged in 9 groups of up to 5 members each. Each group selected one persona that resonated with them from the six options provided.

2. Platform Navigation:

Groups engaged with the E-QLT interface showing how the household data of their persona translates into vulnerability indicators.

3. Existing Scheme Bouquet Exploration:

Groups toggled the social protections that their persona currently has access to, both independently and in combination, to observe the efficacy of the existing scheme bouquet on building household resilience.

4. Shock Exploration:

Groups toggled the risks that the persona is most susceptible to, one at a time, to observe the impact of shocks on household vulnerability.

5. Problem Statement Formulation:

Groups specified the gaps in their persona's current wellbeing they would like to address, and how they would like to go about addressing them.

6. Scheme Redesign:

Groups used the simulation platform to modify the existing scheme bouquet by modifying, adding, or removing schemes towards developing social protection reimaginings that are more effective at building household resilience.

7. Large Group Sharing:

Groups presented their reimaginings to the large group in terms of their approach to scheme redesign and the performance of their reimaginings in comparison with the existing scheme bouquet.

Annexure II: Social Protection Score

The Social Protection Score (SPS) is a quantitative indicator of the vulnerability of the household or community. It presents the results of the simulation across three core dimensions of well-being—health, education, and finance. Each of these dimensions is scored and normalized to 100, and the combined SPS ranges from 0 to 300. It is calculated for each month, with the overall score indicating average resilience over a period of 5 years. A higher SPS means the household is more capable of sustaining well-being and withstanding shocks.

The dimensions are defined as follows:

1. SPS (Health) considers the nutritional (BMI) and physiological (life expectancy) status of members in the household.

For nutritional status:

- SPS (Health) of 0 indicates that the BMI of all members reaches below 16
- SPS (Health) of 100 indicates that the BMI of all members is greater than or equal to 20

For physiological status:

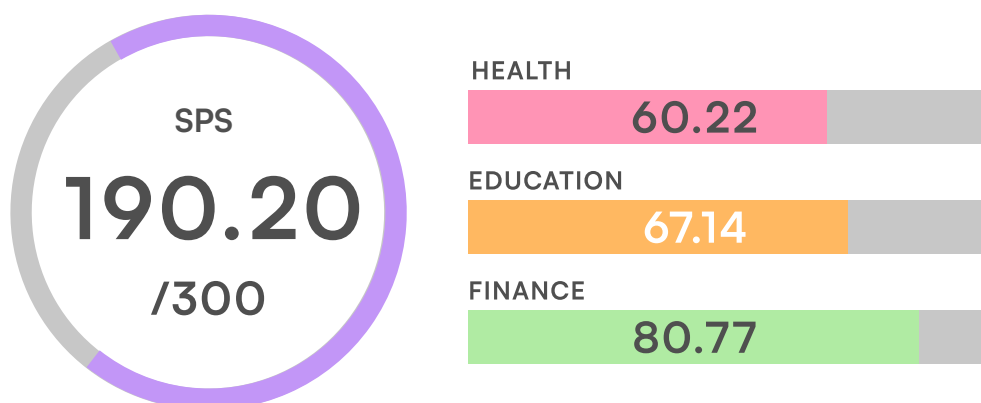
- SPS (Health) of 0 indicates the death of all household members
- SPS (Health) of 100 indicates that all household members have a life expectancy of 82 years

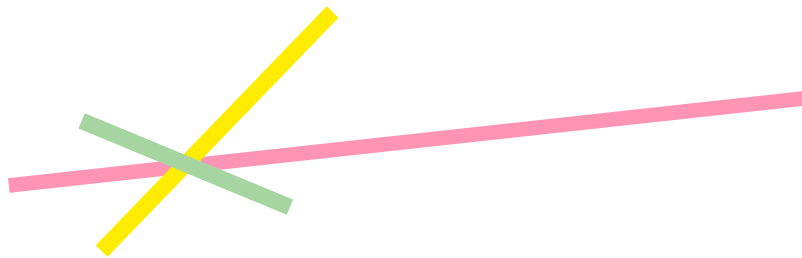
2. SPS (Education) considers whether the children in the household can attain age-specific education levels.

- SPS (Education) of 0 indicates that no children can attain age-specific education
- SPS (Education) of 100 indicates that all children can attain age-specific education

3. SPS (Finance) considers the household's ability to manage debt, repay loans, and maintain financial stability.

- SPS (Finance) of 0 indicates that it takes the household more than 20 years to repay debt
- SPS (Finance) of 100 indicates that the household has no debt





At Fields of View, we work at the intersection of technology, social sciences, and art to design solutions for better participatory policymaking.

The Reimagining Resilience Workshop is a part of Fields of View's suite of tools aimed at improving how we engage with vulnerability.

If you would like to conduct the workshop with your organisation or communities, or explore how our tools can help in your work, please get in touch.

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