Haqdarshak: Leveraging Technology and Entrepreneurship to Increase Access to Welfare Programs

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I. About this Report

This narrative report documents a randomized control trial implemented in India from 2018-2020 to study the effects of a service designed to encourage take-up of government welfare programs by offering eligibility screening and application assistance. The experiment was discontinued early due to the COVID-19 pandemic, after the completion of a logistics pilot and large baseline survey. This narrative report is intended to contextualize the de-identified data, replication code, and survey instruments included in this repository. Any results presented here should be regarded as preliminary and not the definitive conclusions of the research.

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II. Study Motivation

In the Government of India Union Budget for 2017-18, approximately 271.5 billion USD was allocated for various social assistance programs. However, program coverage, especially in remote areas, is often low, as eligible households lack the knowledge and the means to navigate complex and costly application processes. A recent World Bank report on India found that 60% of those surveyed were unable to apply for goods and services that they needed, and that most of those who did apply found the process to be very difficult. This lack of access disproportionately affects women and the poor (WB, 2017). If households are not accessing transfer programs due to barriers in applying (e.g., information, complexity, difficulty interacting with the state), then women and children will not have a chance at achieving the benefits they could confer (e.g., improved health and wellbeing).

Haqdarshak is an Indian social enterprise founded in January 2016. They have developed a mobile app that screens citizens for eligibility for government programs, and their model includes having community facilitators offer this screening and application assistance to citizens for a fee. Haqdarshak aims to conduct its work at scale and has partnered previously with various state governments, including those of Haryana and Tamil Nadu, who are keen to leverage this public-private partnership to ensure that more of their citizens can access state welfare programs. Recognizing the important gap Haqdarshak could potentially fill in the service delivery space in India, the researchers on the study were eager to engage them in a research partnership to measure the impact and scalability of their approach. This was a mutually beneficial engagement as Haqdarshak being the implementing partner was also keen on generating

systematic evidence regarding the sustainability and cost-effectiveness of their model.

The experimental study was designed to understand whether a model such as Haqdarshak's can improve take-up of welfare programs in a way that can be scaled across India. With the design, the researchers hoped to answer the following questions:

1. Can we improve take-up of welfare programs?
2. Does the magnitude and composition of beneficiaries change using this model in a way that improves public welfare by bringing more vulnerable groups into state systems?
3. Are people willing to pay (and if so, how much) for help accessing government services? What types of individuals are willing to pay for help and for which services? Should the government be subsidizing these types of services?
4. If a large enough increase in take-up is observed, this could be used as a first stage to measure whether increased access to government welfare schemes improves the outcomes of women and children, particularly around nutrition, wellbeing, and health.
5. How do micro-ordeals (time and effort costs) interact with varied pricing of the services to affect the magnitude and composition of beneficiaries who select into the model?

III. Evaluation

In the initial phase of the collaboration with Haqdarshak, the research team engaged in rigorous qualitative work to determine the feasibility and develop the framework for the experiment. Based on the initial assessment, the team moved forward with a logistics pilot of the field experiment with a smaller sample of around 646 households in 10 villages in Dausa district, Rajasthan. The baseline, intervention and endline of the logistics pilot were conducted from December 2017 to April 2019.

Equipped with learnings from the pilot, the team launched the main phase of the study in July 2019. The team completed the baseline survey of 4,808 households across 94 villages in the districts of Sikar, Jhunjhunu and Bhilwara in February 2020 and planned to launch the intervention of the main phase in April 2020. However, the team's progress was halted in March 2020 due to the outbreak of COVID-19 and the nation-wide lockdown. After an extensive assessment of the situation on-ground, in mid-October 2020, the team acknowledged that relaunching an intervention that relied heavily on in-person interactions and community engagement still seemed risky as the pandemic continued. It was also recognized that the baseline data would be further out of date by the time it was safe to relaunch the intervention again. In the best interest of the safety of the field team and the study participants, the team decided to discontinue the study without executing the intervention and endline survey of the main experiment.

The logistical pilot showed promising results and the researchers hope that the findings are useful for future evaluations of outreach services that aim to improve the take-up of government welfare schemes. Below is a summary of the pilot intervention and the plans for main phase intervention.

A. Pilot Study: Completed Intervention

This pilot started with a household listing exercise and baseline survey, which was followed by randomly assigning 129 of the listed households to a pure control group and about 517 households to treatment groups which are described below.

- Screening Experiments (first round randomization)[1]: Households assigned to the pure control group were not offered the service of being screened using the Haqdarshak mobile app. For households in the treatment groups, we randomized the price charged by facilitators when offering the service of being screened, which informs individuals of their eligibility for government programs. When approached by the facilitator, one third of the individuals in the treatment group were offered the screening service for free, another third could purchase the service for a price of Rs. 40, and a final third could purchase the service for Rs. 80. The prices were determined in conjunction with Haqdarshak based on their A/B testing and our qualitative work. The randomization was conducted at the household level within the mobile application.

  This study design was aimed at helping us understand the characteristics of individuals/households who select in to get screened at each price point. For example, it would help us understand whether a subsidy (free screening) brings in the most vulnerable families or not (and thus, whether or not this is a case for government subsidy).

  If an individual chooses to be screened, the facilitator then conducts the screening using the app and informs the respondent of the government services that they are eligible for, as well as provides them with some basic information about these services. While there are hundreds of welfare programs that the app screens for, some examples are covered in Appendix Tables 1-2.

  Next, we conducted the assistance experiment with those individuals who had chosen to be screened and were eligible for at least one government program.

- Assistance Experiments: From our pilot run of the intervention, we learned that about 80% (out of 770 people who were offered the screening) took-up the screening. For these individuals, we randomized the prices of

[1] We also tested warning messages against providing false information in the screening and assistance experiments. This was aimed at addressing questions about the tradeoffs of having strict warnings for false information to weed out the ineligible versus scaring out the poor who may already have hesitations about interacting with the state. However, this was not the focus of our pilot analyses and was treated as a control variable in the analyses described below.

getting assistance to help apply for each service that they were eligible for within the mobile app.

Currently, each service is priced by Haqdarshak given the level of complexity, with application assistance for some schemes offered for free. For schemes that are free, they remained free in our experiment. For all other schemes we randomized the price to be 0%, 50% or 100% of the price for assistance currently charged by Haqdarshak for that service. We randomized each eligible service.

For example, suppose an individual is eligible for two services—one at Rs. 200 and one at Rs. 100. We drew a random percentage discount for each service within the app. They could be charged 50% for the first service (Rs. 100 rather than Rs. 200) and 0% for the second service (Rs. 0 rather than Rs. 100). For the same two services, a different individual could be charged 100% for the first service (Rs. 200) and 50% for the second (Rs. 50). By randomizing in this fashion, we would not only obtain the demand curve for a given services, but also be able to estimate cross-price elasticities. Thus, we aimed to analyze which types of welfare programs households value the most.

Alongside the endline survey in the logistics pilot, a small-scale ordeal intervention was tested on the control households (109 HHs across 10 villages) to understand how micro-ordeals (time and effort costs) interact with varied pricing of the services to affect who ultimately takes up screening and application assistance. In particular, apart from varying pricing of Haqdarshak services and receipt of warning message, we varied whether the household is offered door-to-door screening or a screening voucher that can be redeemed at an office. In the former, the screening would be administered in the same way it was implemented as previously described. In the latter, field supervisors provided vouchers to respondents with a randomized discount for screenings (as assigned by the app.), which could be redeemed at assigned offices every Saturday.

B. Main Experiment: Planned Intervention

Like in the pilot study, the main experiment began with a household listing exercise and baseline survey administered to 4,808 households across our sample districts. For the subsequent intervention, we planned to randomly assign 962 of the listed households to the pure control group and about 3,846 households to the various treatment groups.

Planned Sample Size for Screening Experiment		
Screening Price	*Door-to-door*	*Ordeal*
0	641	641
40	641	641
80	641	641
TOTAL	1,923	1,923

Based on our learnings from the pilot, our experimental design in the main phase was to scale up the existing treatments, including the ordeal treatment and to also incorporate other improvements in implementation. Specifically, in the first randomization tier, where a Haqdarshak facilitator approaches the treatment households to offer them a screening service to determine their program eligibility, the facilitator's mobile application would randomize (1) whether the screening is to be completed at the house, or if the client will go through the 'ordeal' of visiting an office with a redeemable voucher to get screened and (2) the price of screening, at Rs. 80, Rs. 40 or free.

Improving on the pilot design, we planned to implement a few additional treatments as part of the main experiment:

- Randomizing the location of ordeal offices where vouchers can be redeemed in each village: For each sample village, we would identify two locations that could be used as 'ordeal offices.' The two locations would be a reasonable distance apart from one another. We would randomize which of these two locations is ultimately used for the purpose of redeeming vouchers in that village. This treatment would allow us to examine the extent to which the distance between the household and the ordeal office affects the take up of screening via the ordeal treatment.
- Randomizing the duration between getting the voucher and being able to redeem it: In each sample village, all treatment households would be randomly assigned to a 'day-group' – a two-day window (e.g., Sunday to Monday or Tuesday to Wednesday) – during which the household could be approached to be offered the door-to-door screening or given the voucher for screening. This treatment would allow us to examine the extent to which the time elapsed between offering the coupon and the scheduled day for office visits (Saturday) affects the take up of screening via the ordeal treatment.
- Randomizing which household member receives the first screening offer: By randomizing which household member received the first screening offer, followed by other members of the household, we hoped to ensure that for a certain percent of treatment sample, we make the first screening offer in the household to a pregnant woman or mother of children 10 or under, allowing us to gain more specific insights into the effects of the intervention on maternal and child welfare.

IV. Results

Pilot Study

Our pilot study involved 646 households across 10 villages in the Dausa district of Rajasthan. The baseline sample was randomized with roughly 80% of households in the treatment group to be visited by a Haqdarshak facilitator (n = 515) and the rest into the control group (n = 131). The randomization was stratified by village, income level, and respondent gender. While a small share of

households in the treatment group moved or withdrew from the study, over 90% remained, with data recorded for 468 households visited by Haqdarshak facilitators.

Table 1. Document Availability at Baseline, by Status within Household

	Head of Household	Spouse	Head of Household, Income < Rs. 48,000	Head of Household, Income ≥ Rs. 48,000
Aadhaar Card	.984	.986	.982	.987
PAN Card	.245	.082	.175	.322
Voter ID	.961	.948	.953	.971
Ration Card	.98	.977	.97	.99
Residential Certificate	.28	.098	.249	.313
Bank Account	.935	.923	.938	.932

Note: Entries indicate percentage of individuals in each category (indicated by column header) who possessed each document (or bank account) at time of baseline survey.

Consistent with the initial inputs from Haqdarshak on their operations, our pilot baseline indicated that the availability of baseline documents is high, except for the PAN card. Additionally, we also found that many households are eligible on paper for the top government programs in our study but are not enrolled.

Table 2. Enrolment to Top Schemes at Baseline, by Household

	Eligible (All)	Enrolled	Not Enrolled
Female Child Savings Account (Sukanya Samriddhi)	229	1	109
Post Office Savings Account	646	7	305
Chief Ministers Old Age Pension Scheme	155	32	41
Chief Ministers Widow Pension Scheme	73	19	17
Home-Building Assistance (PM Awas Yojana)	193	3	89
Social Security Pension (Atal Pension Yojana)	603	2	287

Note: Counts indicate if at least one household member belongs to indicated category. Column 1 counts all households with at least one eligible member at baseline. The sample for Columns 2-3 consists of households who were asked about their scheme enrollment (50% of households received this survey module) and who had at least one eligible member at baseline ($n = 312$).

Screening Experiment: The first treatment arm of our pilot study was a screening experiment, in which respondents in the Haqdarshak intervention group were offered to be screened for their eligibility for government services at a randomly determined price: full-priced (Rs. 80), half-priced (Rs. 40), or free. The take-up rate of screenings was roughly 38 percent among households offered screening at the full price. Take-up rose by 24.2 percentage points (64 percent) in the half-priced screening group, and by 49.9 percentage points (131 percent) in the free screening group (Table 3, column 1). Both treatment effects were significant at the 1 percent level, indicating that we were well powered to detect the same treatment effects in the main experiment. Overall, households with annual income above Rs. 48,000 were less likely to take up the screening (significant at

the 10 percent level). However, directionally, it appears that the free-screening treatment may have had a larger effect on screening take up for richer households (Table 4, column 1).

Table 3. Take-up of Screening

	(1) Any Screening in HH	(2) >1 Screening in HH	(3) Child Screened in HH	(4) Disabled Member Screened
Free Screening	0.499***	0.674***	0.623***	0.380**
	(0.039)	(0.042)	(0.048)	(0.164)
Half-Priced Screening	0.242***	0.139***	0.071**	0.274*
	(0.048)	(0.033)	(0.035)	(0.152)
Observations	468	468	404	77
R^2	0.468	0.488	0.460	0.512
Mean at Full Price Screening	0.380	0.013	0.036	0.040
p-value (Free = Half-Priced)	0.000	0.000	0.000	0.546

Note: Omitted category is no subsidy (screening offered at normal price, Rs. 80). Includes stratum FE and warning dummy. Regression in column 3 is restricted to households with children at baseline and regression in column 4 is restricted to households with disabled members at baseline. Robust standard errors in parentheses.

* $p < 0.1$ ** $p < 0.05$ *** $p < 0.01$.

Table 4. Who Takes Up Screening?

	(1) Annual Income ≥ Rs. 48,000	(2) General Caste	(3) Applied for Gov't. Scheme in Last 2 Yrs.	(4) # of Economic Disruptions in Last Yr.
Variable	-0.401*	-0.032	-0.057	-0.004
	(0.205)	(0.086)	(0.068)	(0.023)
Variable × Free Screening	0.122	-0.039	0.014	-0.011
	(0.077)	(0.104)	(0.079)	(0.026)
Variable × Half-Priced Screening	0.020	0.010	-0.035	0.029
	(0.095)	(0.117)	(0.095)	(0.033)
Observations	461	462	466	468
R^2	0.484	0.474	0.473	0.471
Mean at Full Price Screening	0.380	0.380	0.380	0.380

Note: For each column, "variable" corresponds to the respective column header. Omitted category is no subsidy (screening offered at normal price, Rs. 80). Includes stratum FE and warning dummy. Robust standard errors in parentheses.

* $p < 0.1$ ** $p < 0.05$ *** $p < 0.01$.

This suggests that richer households took up screening at a lower rate when it had a price attached to it and that offering the screening for free may have increased take-up among richer households by a greater amount than among poorer households[2]. These results motivated a closer examination through the larger study sample of the main experiment.

As an improvement to the pilot, we were planning to increase documentation of reasons for refusal among participants who do not wish to avail the Haqdarshak screening. This would provide greater insight into participant perceptions of pricing and other barriers.

Assistance Experiment: The second arm of the pilot study was an application assistance experiment in which respondents who took up the Haqdarshak screening service and who were found to be eligible for one of eight welfare

[2] There was no differential treatment effect for the household's caste, their previous scheme applications in the last two years and economic shocks in the last one year.

schemes were offered Haqdarshak's assistance in applying for the scheme at a randomized price: full-priced, half-priced, or free.[3]

Table 5. Take up of Scheme Assistance by Scheme, Household Level

	HHs Offered	HHs Agreed	HHs Assisted	Assistance % of Offered
Post Office Savings Account	309	106	13	4.2
Social Security Pension (Atal Pension Yojana)	208	34	0	0
Home-Building Assistance (PM Awas Yojana)	120	78	0	0
Chief Ministers Old Age Pension Scheme	71	20	0	0
Female Child Savings Account (Sukanya Samriddhi)	46	36	0	0
Chief Ministers Widow Pension Scheme	16	4	1	6.3
LPG Gas Connection (PM Ujjwala Yojana)	11	9	3	27.3
Child Support (Palanhaar) Schemes	5	5	0	0

Note: Counts indicate number of households for which at least one household member was offered, agreed to, or applied for each scheme. Does not include 1 observation for Handicap Pension scheme, for which application assistance is complete.

Because take-up of application assistance was low, we restricted our attention in the pilot analysis to the scheme with the highest take-up, the Post Office Savings Account. Application assistance for this scheme normally costs Rs. 100. Offering this application assistance for free led to a significant 20.4 percentage-point increase in households agreeing to the application assistance (Table 6, column 1), and a significant 6.5 percentage point increase in application completion (Table 6, column 2). While the half-price treatment was associated with directionally higher rates of agreement to application assistance and of application completion, these effects were not significant.

Table 6. Take-up of Assistance for Post Office Savings Account, by Assistance Price

	(1) HH Member Agreed	(2) HH Member Completed Application	(3) HH Member Agreed	(4) HH Member Completed Application
Free Scheme	0.204***	0.065**	0.196***	0.060*
	(0.065)	(0.031)	(0.066)	(0.031)
Half-Priced Scheme	0.074	0.010	0.077	0.012
	(0.063)	(0.023)	(0.062)	(0.023)
Observations	309	309	309	309
R^2	0.254	0.190	0.258	0.200
Mean at Normal Price	0.243	0.017	0.243	0.017
p-value (Free = Half-Priced)	0.068	0.082	0.100	0.127
Screening Price Controls	NO	NO	YES	YES

Note: The outcome in columns 1 and 3 is a dummy indicating if at least one household member initially agreed to application assistance for the savings account scheme. The outcome in columns 2 and 4 is a dummy indicating whether at least one household member actually completed application assistance. Omitted category is no subsidy (scheme offered at normal price, Rs. 100). Includes stratum FE. Robust standard errors in parentheses. Out of 194 households that had at least one member intially agree to a scheme, **44** (**22.7%**) received a full-price (Rs. 80) screening, **59** (**30.4%**) received a half-price (Rs. 40) screening, and **91** (**46.9%**) received a free screening.

* $p < 0.1$ ** $p < 0.05$ *** $p < 0.01$.

In this pilot, we also did not observe significant effects of subsidized application assistance on ultimate receipt of the scheme, when comparing these subsidy treatments to the full-priced assistance group. However, when comparing ultimate receipt of the Post Office Savings Account scheme against the pure control group of households that were not visited by a Haqdarshak facilitator at

[3] Base prices for application assistance varied by the scheme being applied for, according to Haqdarshak's pricing model.

all, we observed that the full-price screening significantly increased the rate of receiving the scheme by 2.4 percentage points, and the free screening was also associated with a directional increase scheme receipt (Table 7). With the addition of the main sample, we had hoped to be able to explore whether those who pay for the initial screening service (i.e., those who "buy in" to the intervention) may be more likely to follow through with the application process and ultimately receive the scheme than those who receive the screening for free.

Table 7. Receipt of Savings Account Scheme, by Screening Price

	(1) Received Scheme Since Baseline
Free Screening	0.012
	(0.010)
Half-Priced Screening	0.002
	(0.003)
Full-Priced Screening	0.024**
	(0.012)
Observations	573
R^2	0.064
Control Mean	0.000
p-value (Free=Half=Full)	0.074

Note: Outcome is a dummy indicating whether at least one household member received the Post Office Savings Account Scheme for the first time in the period following the baseline survey. Includes stratum FE. Robust standard errors in parentheses.
* $p < 0.1$ ** $p < 0.05$ *** $p < 0.01$.

In order to assess the effects of the pilot intervention, we conducted an endline survey of households that were part of our experimental sample. In our endline survey, we asked respondents a number of questions pertaining to their knowledge of, opinions on, and experiences with various government schemes. We also surveyed them on their attitudes toward the government.

In the enclosed analysis, we focus on five key outcomes for each of the government schemes we prioritized in the logistics pilot: (1) whether the respondent had heard of the scheme; (2) among those respondents who had heard of the scheme, whether the respondent thought the scheme was useful; (3) whether the respondent had ever applied for the scheme; (4) whether the respondent had ever received the scheme; and (5) whether the respondent specifically received the scheme in the time period following the baseline survey (i.e., the time period of our intervention). These outcomes were chosen because they help us disentangle different elements of our intervention. Analyzing households' *knowledge* of government schemes separately from their eventual *application* for and *receipt* of the schemes may help us understand the relative extent to which lack of knowledge and the application process itself play a role in low take-up of government schemes.

The tables below present the results of regressions of these five outcomes on the screening treatment to which respondents were randomly assigned. By comparing each of the individual screening groups against the control group, which was not visited by Haqdarshak, we can understand the overall effect of the intervention as well as whether that effect varied by screening price. In general, we do not have the necessary statistical power to identify significant effects of the

intervention on endline outcomes, which motivates the need for a larger sample in our main experiment.

However, we do see suggestive patterns that are consistent with our previous work. For one, in most cases, the free screening treatment increases knowledge of the government scheme to a greater extent than the half- or full-priced screening. This is particularly evident in Tables 8 (Post Office Savings Account) and 9 (Sukanya Samriddhi). We do observe some cases where knowledge of the scheme was lower in the screening groups, but this is mostly for schemes where knowledge of the scheme was already very high (e.g., the Widow Pension scheme). Second, we observe that the control group means in column 5 of each table (received scheme since baseline) are very low—and are in fact zero in many cases. This observation suggests that in general, households are not receiving these government schemes on their own accord, independently from Haqdarshak's services.

Table 8. Endline Knowledge and Take-up of Post Office Savings Account

	(1) Heard of Scheme	(2) Scheme is Useful	(3) Ever Applied for Scheme	(4) Ever Received Scheme	(5) Received Scheme Since Baseline
Free Screening	0.204***	-0.017	0.008	0.000	0.012
	(0.057)	(0.018)	(0.033)	(0.024)	(0.010)
Half-Priced Screening	0.130**	-0.035*	-0.013	-0.007	0.002
	(0.057)	(0.020)	(0.029)	(0.021)	(0.003)
Full-Priced Screening	0.180***	-0.040*	0.022	0.039	0.024**
	(0.055)	(0.021)	(0.032)	(0.026)	(0.012)
Observations	573	292	573	573	573
R^2	0.177	0.171	0.102	0.122	0.064
Control Mean	0.383	1.000	0.070	0.039	0.000
p-value (Free=Half=Full)	0.443	0.559	0.449	0.160	0.074

Note: In column 2, outcome is a dummy equal to 1 if respondent answered that the scheme is "very useful" or "useful" to poor families, and sample is restricted to households that have heard of the scheme. Omitted category is households randomized into control at baseline (not visited by Haqdarshak before endline survey). Includes stratum FE. Robust standard errors in parentheses.

* $p < 0.1$ ** $p < 0.05$ *** $p < 0.01$.

Table 9. Endline Knowledge and Take-up of Sukanya Samriddhi (Female Child Savings Account)

	(1) Heard of Scheme	(2) Scheme is Useful	(3) Ever Applied for Scheme	(4) Ever Received Scheme	(5) Received Scheme Since Baseline
Free Screening	0.129**	0.018	0.024	0.003	-0.006
	(0.061)	(0.018)	(0.033)	(0.022)	(0.018)
Half-Priced Screening	0.099*	0.017	0.016	0.018	0.011
	(0.058)	(0.018)	(0.030)	(0.023)	(0.019)
Full-Priced Screening	0.089	0.020	0.028	0.027	-0.000
	(0.058)	(0.021)	(0.033)	(0.026)	(0.020)
Observations	573	298	573	573	573
R^2	0.117	0.064	0.062	0.079	0.097
Control Mean	0.438	0.982	0.063	0.031	0.023
p-value (Free=Half=Full)	0.788	0.739	0.931	0.635	0.625

Note: In column 2, outcome is a dummy equal to 1 if respondent answered that the scheme is "very useful" or "useful" to poor families, and sample is restricted to households that have heard of the scheme. Omitted category is households randomized into control at baseline (not visited by Haqdarshak before endline survey). Includes stratum FE. Robust standard errors in parentheses.

* $p < 0.1$ ** $p < 0.05$ *** $p < 0.01$.

Finally, we see some evidence that the intervention increased take-up of the Post Office Savings Scheme (Table 8, column 5). In particular, we see that endline receipt of the scheme was highest in the group that was offered the full-price (Rs. 80) screening. This finding suggests that households who pay for the initial screening service (i.e., those who "bought in" to the intervention) may be more

likely to follow through with the application process and ultimately receive the scheme than those who receive the screening for free.

When examining reasons for why households initially agreed to scheme assistance but ultimately did not follow through with submitting an application, a considerable number of households reported not having enough savings to invest on a regular basis for schemes where such an investment was required. For the Post Office Savings Account scheme, 24.8% of the households who initially agreed to but did not ultimately take up assistance cited lack of savings as a reason for non-take-up, making this the most commonly cited reason. Another example is the female child savings account scheme (Sukanya Samridhi), for which 27% of households cited lack of savings as a reason for non-take-up. To account for this in the main experiment, we were working with Haqdarshak to incorporate additional government programs if possible. Additionally, while in the pilot, we only tracked scheme-wise reasons for refusal among people who requested assistance initially but ultimately did not avail it, in the main phase we planned to track reasons for application assistance refusal for all eligible programs and all assistance experiment participants, to gain greater insight into participant perceptions of pricing, other barriers, and the relevance of particular schemes.

Table 10. Reasons for Non-Take up of Scheme, Household Level (Agreed to Assistance during Pilot Intervention)

	Savings Account	SS Pension	Home-Building	Old Age	Female Child Account	Widow Pension	LPG Gas	Child Support	Total
Will complete application independently	16	7	5	1	10	1	0	2	42
Don't have time to complete application	7	2	1	0	1	0	0	1	12
Already receiving scheme	3	0	5	9	3	1	3	1	25
Not enough savings to invest on a regular basis	27	8	0	0	10	0	0	0	45
Ineligible (not covered on government list)	0	0	66	0	1	0	0	0	67
Ineligible (government employee)	0	1	0	5	1	1	0	0	8
Issue in document(s)	2	0	0	5	2	0	3	0	12
Not permitted by another household member	24	9	2	0	7	0	0	0	42
No longer interested	18	6	0	0	2	0	0	0	26
Already have a bank account	11	1	0	0	0	0	0	0	12
Died or relative died	1	1	1	0	0	0	0	1	4

Note: Counts indicate the number of households for which at least one member provided the given reason for non-take-up. Each column corresponds to the indicated scheme.

In the endline survey, we collected data on reasons why sample households chose to decline screening and application assistance services. While this sample is very small, it provides some preliminary indications that service cost, as well as the nature of programs households are eligible for can be factors in non-take-up. Among those who reported having been visited by a facilitator and having declined screening, 44% cited that they did not wish to pay for the screening or that they did not wish to pay such a high price. Among households who reported having declined take up of application assistance for any scheme, 19% cited that they did not take up assistance because they did not wish to pay the assistance

fee. By contrast, 54.8% cited that they were not interested in any of the schemes that they were offered.

Table 11. Endline Reasons for Not Having Any Scheme

Reason for Refusal	Savings Account	Home – Building	Old Age Pension	Female Child Acct	Widow Pension	LPG Gas	Child Support	Total
False eligible	2	20	5	1	1	28	1	58
Tried to apply but application was unsuccessful.	0	11	3	0	1	2	0	17
Issues in document(s)	0	1	5	0	0	4	0	10
Don't Know where to apply	0	1	0	1	0	3	0	5
Do not wish to pay the application fee	0	2	0	0	0	1	0	3
Would like to apply for this scheme later	2	0	0	0	0	0	0	2
Don't have enough saving to invest on a regular basis*	2	0	0	0	0	0	0	2
Anticipate not being treated with respect	0	0	1	0	0	1	0	2
Anticipate application will be rejected	0	2	0	0	0	0	0	2
Don't have enough time to complete application	0	0	0	0	0	1	0	1
Can't afford to travel to office	0	0	0	0	0	1	0	1
Other	1	19	1	2	0	9	1	33
Don't Know	0	9	0	0	0	7	0	16

Note: Each column corresponds to the indicated scheme. Within each column, counts indicate the number of households which had heard about the scheme and provided the given reason for non-take-up. Households can be counted multiple times within the same column due to reporting different reason for non-take-up for one scheme. Column for Atal pension [SS pension] is not listed because no respondent provided an answer to the relevant survey question for this scheme.
**Relevant only to saving schemes*

Table 12. Endline Reasons for Not Having Scheme (Agreed to Assistance during Pilot)

Reason for Refusal	Home-Building	Old Age Pension	Female Child Acct	LPG Gas	Total
False eligible	7	0	1	0	8
Tried to apply but application was unsuccessful	3	0	0	0	3
Issues in document(s)	1	1	0	0	2
Do not wish to pay the application fee	1	0	0	0	1
Anticipate not being respected	0	1	0	0	1
Other	3	0	0	1	4
Don't Know	2	0	0	0	2

Note: Each column corresponds to the indicated scheme. Within each column, counts indicate the number of households which had heard about the scheme and provided the given reason for non-take-up. Households can be counted multiple times within the same column due to reporting different reason for non-take-up for one scheme. Counts are limited to households that initially agreed to receive assistance for the indicated scheme during pilot intervention, but did not complete application process.

Maternal & Child Health Programs: The maternal and child health programs featured in the pilot are different from other programs Haqdarshak connects citizens to as they are not direct application programs. Rather, citizens apply via local health workers like ASHAs and ANMs and Haqdarshak only provides information to eligible households, not direct application assistance. In the pilot, 11% of households that took up screening had at least one member receive information about any of these schemes. While we do not have pilot data on whether these programs were ultimately received through the designated health workers, for the main phase, we had planned to improve the endline survey to better capture to what extent participants are joining programs that they about from a Haqdarshak facilitator, even if those programs do not involve direct application or if participants choose to apply outside of Haqdarshak's application assistance. Additionally, we were also exploring additional programs (including maternal and child health programs) that could be added to the Haqdarshak app.

In the pilot, there were two direct application programs featured for children but without a specific health component: Sukanya Samriddhi (saving accounts for female children under 10) and the Palanhaar schemes (financial assistance for

children with extenuating circumstances). In the pilot, 16% of screened households received an offer of application assistance for one of these programs, and of these, 80% originally agreed to receive assistance, demonstrating demand for child-focused programs. While none ultimately completed an application, improvements for the main phase aimed to increase applications through improved service delivery and, through improved data collection, better assess the reasons why some eligible participants do not make it through the funnel from eligibility screening to ultimate application and receipt of a government program.

Ordeal Intervention: The logistical pilot of the ordeal intervention was conducted only within the arm of the pilot sample that had previously been in the pure control condition, yielding a very small sample size (109 households). Analyses of this arm of the logistics pilot are very underpowered but suggest that offering screening for free is a particularly strong incentive for screening take-up when screening is offered door-to-door (See Appendix Tables 32 - 35).

Main Experiment

From the pilot, we are already well powered to measure eligibility screening take-up effects. We had aimed to combine the pilot results in our overall analysis with data from the main phase. Specifically, we hoped that the main experiment, bringing in 4,800 additional households, would provide power to detect heterogeneity across treatments and income levels, and the endline survey of 2,400 households would provide power to consider the full effect of offering screening on ultimate program receipt rates. For example, we would be able to detect differences in the likelihood of completing an application for a program between full-price assistance and free assistance groups and to determine whether offering a screening for free has a larger effect on the take-up of that screening for richer households. We would have also been powered to detect specific effects for both free and full-priced screening. Although the ordeal experiment was not the focus in the pilot, based on our sample size, we anticipated being able to detect relevant effects of ordeals, should they exist. Given our calculations from the pilot study, we were confident that this study would allow us to gain a variety of statistically reliable and policy-relevant insights.

As we decided to discontinue the study due to the pandemic, and since we were only able to complete the baseline of the main experiment, we will not be able to share complete results from the main phase. However, we include in this report some insights from our baseline data (which were to inform the design and operations of the main phase) which pertain to the demographics of the sample population and eligibility for our top schemes:

A. Demographics

In our baseline sample we found that approximately 62% of the citizens are younger than 31 years, implying that it would be important to ensure that our top schemes and documents are more relevant for this age group. Additionally, within this age group, 18.3% of the citizens are between 0-10 and 17.8% are females. Approximately, 57.2% of the sample (above 18 years) is literate; 71% male citizens (18 years or older) are literate; 36% female citizens (18 years or older) are literate.

On employment rates of the sample, approximately 12.3% of adults (above 21 years) are unemployed; 30% male citizens (above 21 years) are involved in farming or animal husbandry. Around 74% households claim to have 'Above Poverty Line' ration cards while 21% claim to have a 'Below Poverty Line' ration cards.

B. Eligibility for Top Schemes

In our sample and among our top schemes, 11.3% of the citizens are eligible for the schemes for children (Sukanya Samridhi savings and Palanhaar scheme). Around 6.6 % of the citizens are eligible for the scheme which is demarcated for the elderly (CM old age pension). Since everyone is eligible for the Post Office Savings Account scheme, 13% of citizens older than 55 and 37% of citizens younger than 19 would be eligible for at least one top scheme. For half the households who had previously applied for the old age pension scheme and not received it, the application was still pending, and for 32% households the application was rejected or not processed. Approximately, 65% of the women who are eligible for the widow pension scheme are above the age of 54 years. Lastly, more than 40% of the citizens are eligible for pension, insurance and savings schemes.

We draw links between the findings in our baseline of the main experiment and our findings and qualitative observations from the logistics pilot. In the pilot, take up of the Sukanya Samridhi Savings Scheme was low, as a lot of respondents already knew about the scheme, were reluctant to pay the initial instalment of Rs. 1,000, or were concerned that if the household stopped investing in the account, the account would be discontinued but the amount could not be withdrawn until the lock-in period is completed. In the baseline of the main phase, we found that 34.5% households (9.4% citizens) would have been eligible for this savings scheme. Approximately, 22.9% of households that had heard about this scheme are already receiving this scheme, and ~5.1% households applied for the scheme and didn't receive it. Following the completion of our pilot study, the government changed the initial instalment amount to Rs. 250 which may have incentivized our respondents to apply for this scheme. Given that less than 25% of respondents had heard about this scheme and the low instalment amount, we expected a higher take up of the scheme in the main phase.

In our baseline of the main experiment, we found that ~22.4% of the households are eligible for the old age pension scheme, and ~83.4% of the households who have a member eligible for this scheme have heard about this scheme. Approximately, 45% of eligible households are already receiving the scheme. This is consistent with the pilot, where we had observed that there was already a high coverage of the scheme. Similarly, ~72% of eligible households had heard about the scheme and of these ~52% are already receiving the scheme. In the pilot, we had observed that at times, citizens were enrolled for the old age pension and widow pension scheme but had stopped receiving the benefits as the beneficiary had not successfully completed the continuing documentation verification process at the appropriate government office.

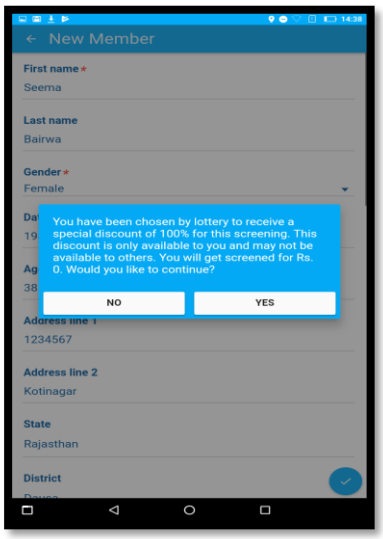
On the Awas Yojna (financial assistance for building a house), the baseline data indicates that ~43.5% of households who had applied for the scheme did not receive it. For more than half of these households, their application for this scheme was still pending, and for a quarter of these households, their application wasn't processed or had been rejected. Consistent with our observations in the

pilot, this could be because the eligibility for this scheme is additionally conditional on the household's name being on a list approved by the Block Development Office and the Gram Panchayat. In the pilot, we found that an eligible candidate's name can be added to this list, however, the process of registration is only open at certain times during the year and is often subject to bribes and other corrupt practices.

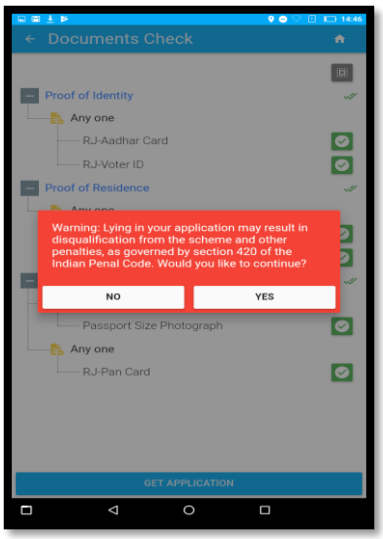
The application rate for the Atal Pension Yojna is lowest compared to our other top schemes. In the pilot, we observed that low take up of this scheme was often due to citizens not having enough resources to make regular deposits or because they did not want to commit to such accounts that would require some kind of transaction on a regular basis. Based on recommendations from the partner organization, we hoped to include two life insurance schemes in the main experiment (not covered in the logistics pilot) – PM Suraksha Bima Yojana and Jeevan Jyoti Bima Yojna. These schemes provide insurance at a low premium. In the baseline, we found that less than 25% of the households had heard of these schemes. Additionally, more than 90% of the households in our sample have members who would be eligible for these schemes.

Appendix

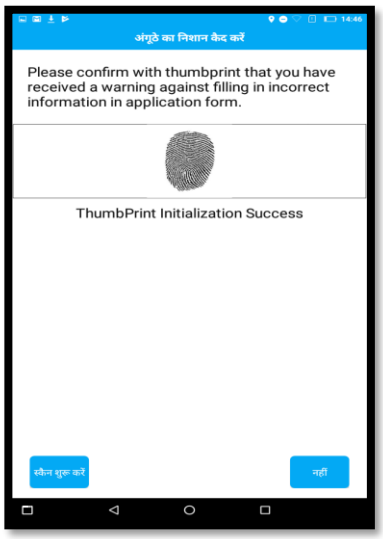
Appendix Figure 1. Haqdarshak Mobile Interface with Research Interventions



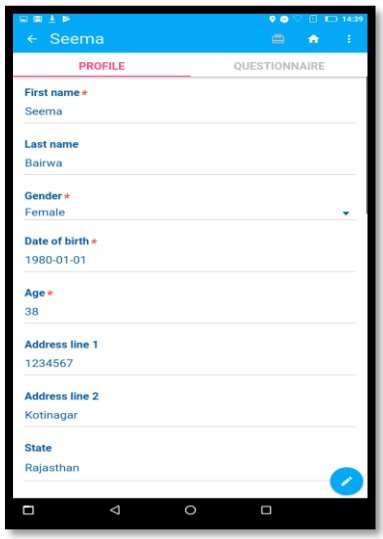
Randomized Treatment – Free Screening



Randomized Treatment – Warning Message

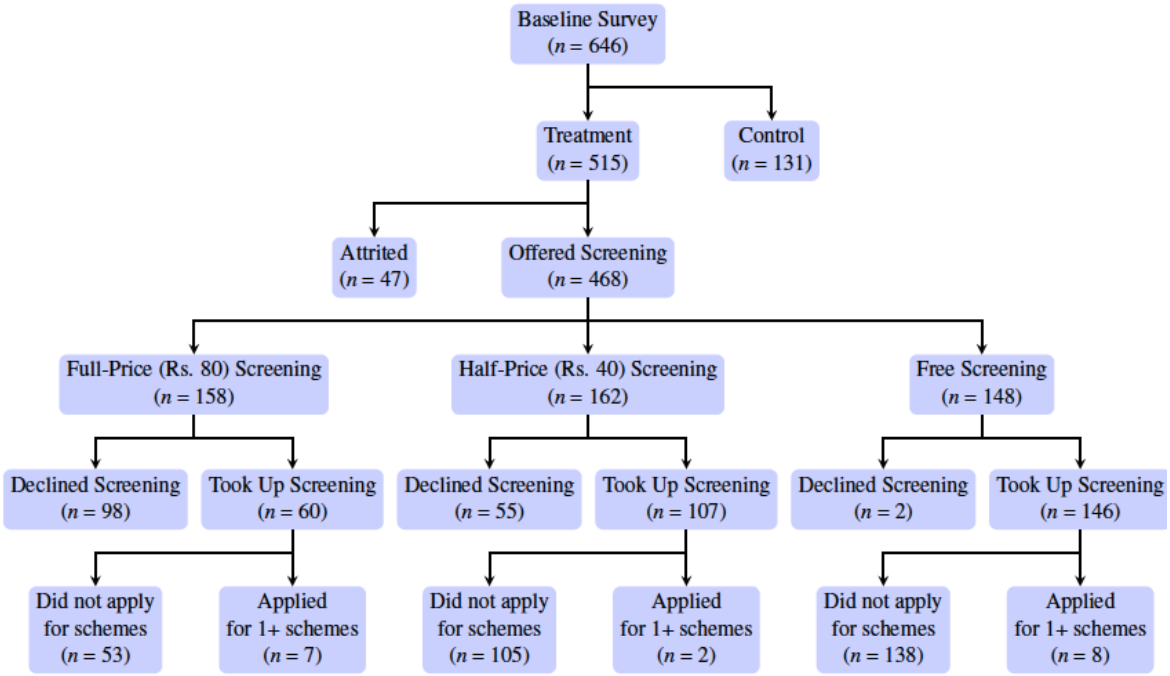


Thumbprint Verification to Confirm Receipt of Warning



Sample Screening Questions

*Appendix Figure 2. **Experimental Design***



Appendix Table 1. Top Schemes (Main Schemes)

Scheme Name	Price	Description	Eligibility Criteria
Sukanya Samriddhi Account	Rs. 50	Legal guardian can invest in a future savings account for their girl child. Girl can withdraw the money 21 years from account open.	Child must be female and age 10 or younger.
Post Office Savings Account	Rs. 100	Savings account scheme.	All male and female members are eligible.
PM Ujjwala Yojana	Rs. 100	Provides new LPG gas connection.	Female household member who belongs to BPL family.
PM Awas Yojana	Rs. 200	Financial assistance to build houses for houseless individuals.	Family is houseless or lives in a 0, 1, or 2 room house with kutcha walls and roof.
Chief Minister Old Age Pension	Rs. 50	Social security pension for seniors.	Male aged 58 or older or female aged 55 or older; annual income less than Rs. 48,000.
Palanhaar Schemes	Rs. 50	Financial support to children in various disadvantaged circumstances.	Child aged 18 or younger who meets one of 8 separate criteria.
Chief Minister Widow Pension	Rs. 50	Pension for widowed, divorced, and destitute women.	Female who is widowed, separated, or divorced; annual income less than Rs. 48,000.
Atal Pension Yojana	Rs. 200	Social security pension for the poor.	Male or female member between the ages of 18 and 40.

Appendix Table 2. Top Schemes (Information-only Schemes)

Scheme Name	Price	Description	Eligibility Criteria
Janani Suraksha Yojana	Rs. 0	Cash incentive for pregnant women to deliver at a government health facility.	Pregnant woman aged 18 or older.
Mukhya Mantri Rajshree Yojana	Rs. 0	Conditional cash transfer to mother for birth-related behaviors.	Pregnant woman 18 or older. Institutional delivery of girl child, regular vaccination, and school enrollment of child are conditions of the CCT.
PM Surakshit Matritva Abhiyan	Rs. 0	Free medical check-ups for pregnant women.	Pregnant woman aged 18 or older.
Janani Shihu Suraksha Karyakram	Rs. 0	Free delivery, treatment, and medicine for pregnant women.	Pregnant, never-married woman.
Iron and Folic Acid Supplementation	Rs. 0	Weekly iron and folic acid supplements to girls and boys in government schools.	Students in government schools or adolescent girls who dropped out.
PM Matritva Vandana Yojana	Rs. 0	Cash incentive to pregnant and lactating women for pre- and post-natal health visits.	Pregnant woman 18 or older, 5+ months into pregnancy, with no more than 1 child.

Appendix Table 3. Type of Ration Card at Pilot Study Baseline

	Number of HHs
Does Not Have	6
BPL (Pink) Card	83
APL (Blue/Green) Card	546
Antayodaya Anna Yojana (Yellow) Card	11
Observations	646

Note: Counts indicate number of baseline households possessing each ration card type.

Appendix Table 4. Eligibility & Enrolment Status for Schemes at Pilot Study Baseline, Individual Level

	Eligible (All)	Enrolled	Not Enrolled
Female Child Account	352	1	162
Post Office Savings Account	3873	9	1857
Chief Ministers Old Age Pension Scheme	234	48	64
Chief Ministers Widow Pension Scheme	73	19	17
Home-Building Assistance	625	3	308
Atal Pension	1599	2	762

Note: This table replicates Table 3, but includes individual-level (rather than household-level) counts.

Appendix Table 5. Number of Economic Disruptions in last 12 months, reported at Pilot Study Baseline

	Number of HHs
0	184
1	158
2	154
3	84
4	44
5	21
7	1
Observations	646

Note: Counts indicate number of households who report having faced a certain number of economic disruptions.

Appendix Table 6. Networks, reported at Pilot Study Baseline

	Sarpanch	GP Secretary	Block Development Officer	District Collector	MLA
No Relationship	568	632	643	645	639
Close Friend	32	9	2	1	6
Member of Household	11	1	0	0	0
Neighbor	32	4	0	0	0
Ever Spoken To	275	114	13	10	16
Ever Asked Help From	153	74	5	6	3

Note: Counts indicate number of households who report having the relationship indicated in each row with the political representative represented in each column.

Appendix Table 7. Attrition Check (before Screening Offer)

	(1) Annual Income ≥ Rs. 48,000	(2) HH Member Disabled	(3) Applied for Gov't. Scheme in Last 2 Yrs.
Attrited	-0.000	-0.012	0.040
	(0.000)	(0.050)	(0.083)
Observations	515	515	513
R^2	1.000	0.130	0.091
Non-Attrited Mean	0.481	0.167	0.476

Note: Each column regresses the indicated variable on an indicator for household attrition (moved, shifted, or refused before screening offer). Includes stratum FE. Robust standard errors in parentheses.

* $p < 0.1$ ** $p < 0.05$ *** $p < 0.01$.

Appendix Table 8. Take-up of Screening for Children and Disabled Household Member

	(1) Child Screened in HH	(2) Disabled Member Screened
Free Screening	0.513***	0.053**
	(0.047)	(0.022)
Half-Priced Screening	0.048	0.029
	(0.032)	(0.020)
Observations	468	468
R^2	0.369	0.191
Mean at Full Price Screening	0.032	0.006
p-value (Free = Half-Priced)	0.000	0.413

Note: This table replicates columns 3 and 4 of Table 1, but uses the entire sample of households rather than restricting to households with children and disabled individuals, respectively. Includes stratum FE. Robust standard errors in parentheses.

* $p < 0.1$ ** $p < 0.05$ *** $p < 0.01$.

Appendix Table 9. Take-up of Screening at different Warning Status

	Total	Free	Half Price	Full Price
% Take-up, No Warning	100	100	100	100
% Take-up, Warning	99.3	100	100	96.6

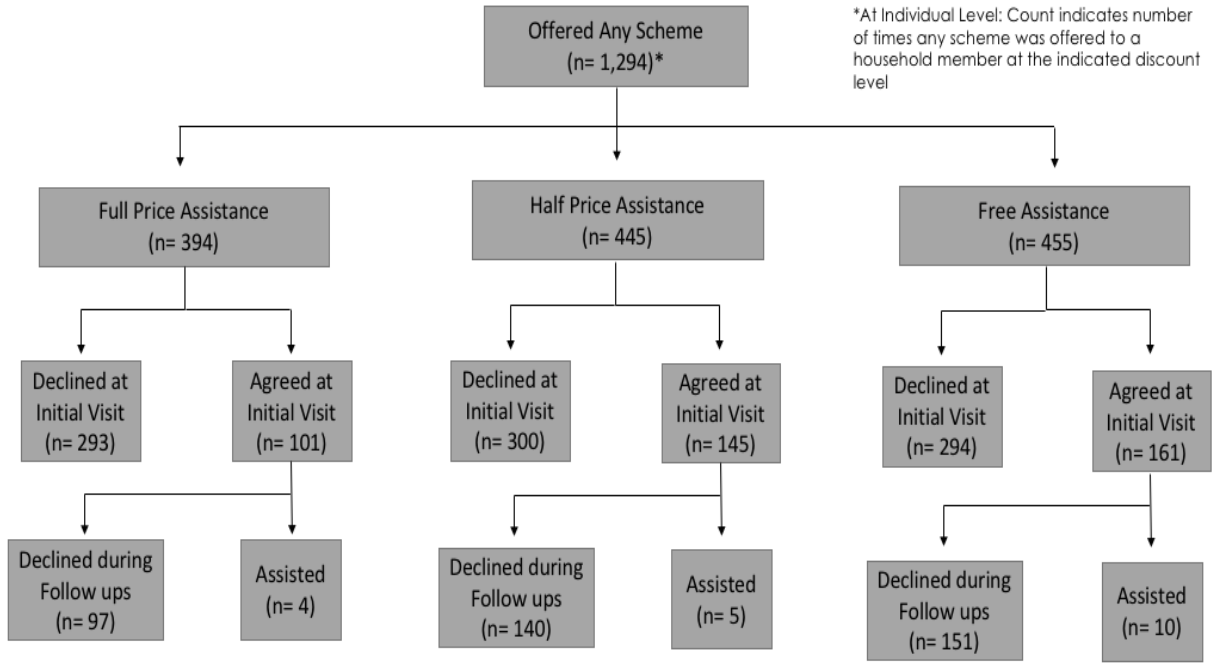
Note: Each row represents the percentage of households that took up screening after being randomized to receive (or not to receive) a warning message (No Warning: n=173; Warning: n=141). Columns correspond to the offered screening price.

Appendix Table 10. Take-up of Scheme Assistance at different Warning Status

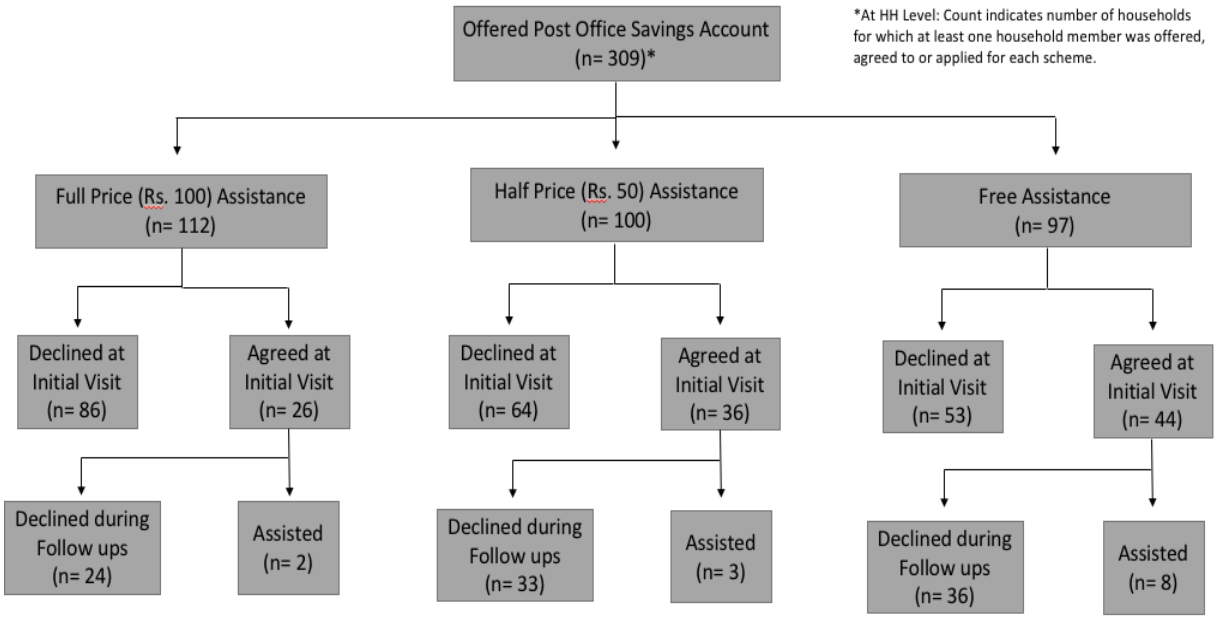
	Total	Free	Half Price	Full Price
% Take-up, No Warning	4.6	5.1	3.2	6.3
% Take-up, Warning	6.4	6	0	17.2

Note: Each row represents the percentage of households that took up screening after being randomized to receive (or not to receive) a warning message (No Warning: n=173; Warning: n=141). Columns correspond to the offered *screening* price.

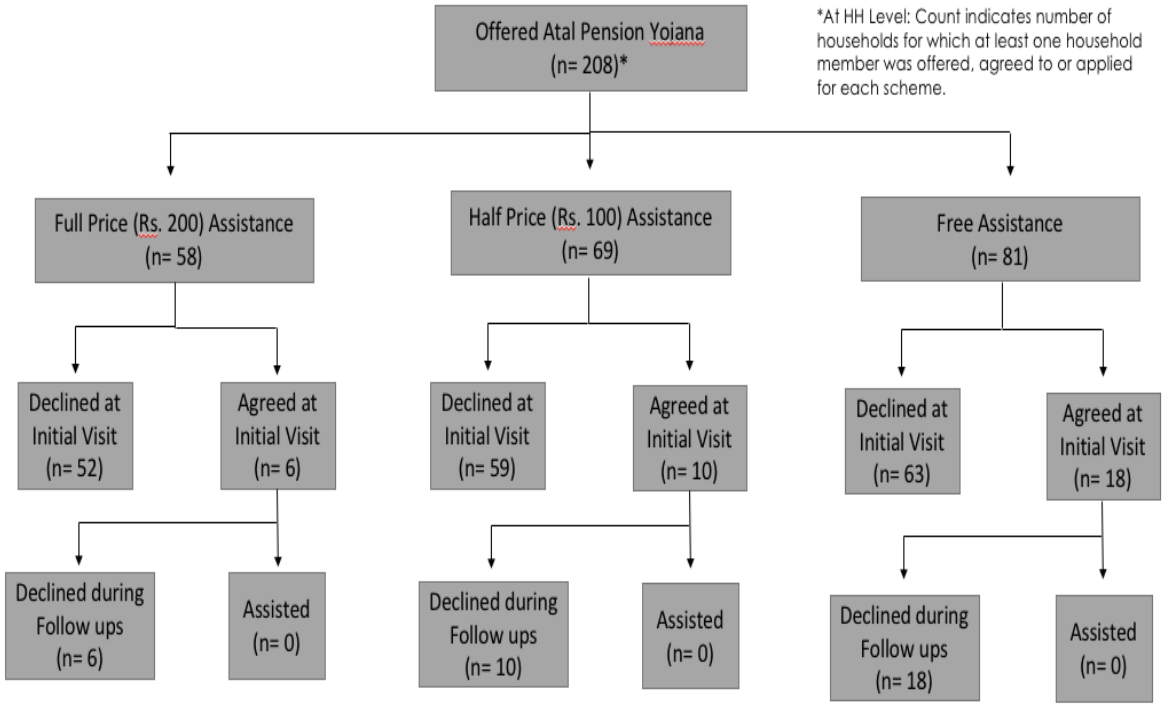
Appendix Table 11. Assistance Offered for Any Scheme, at Individual Level



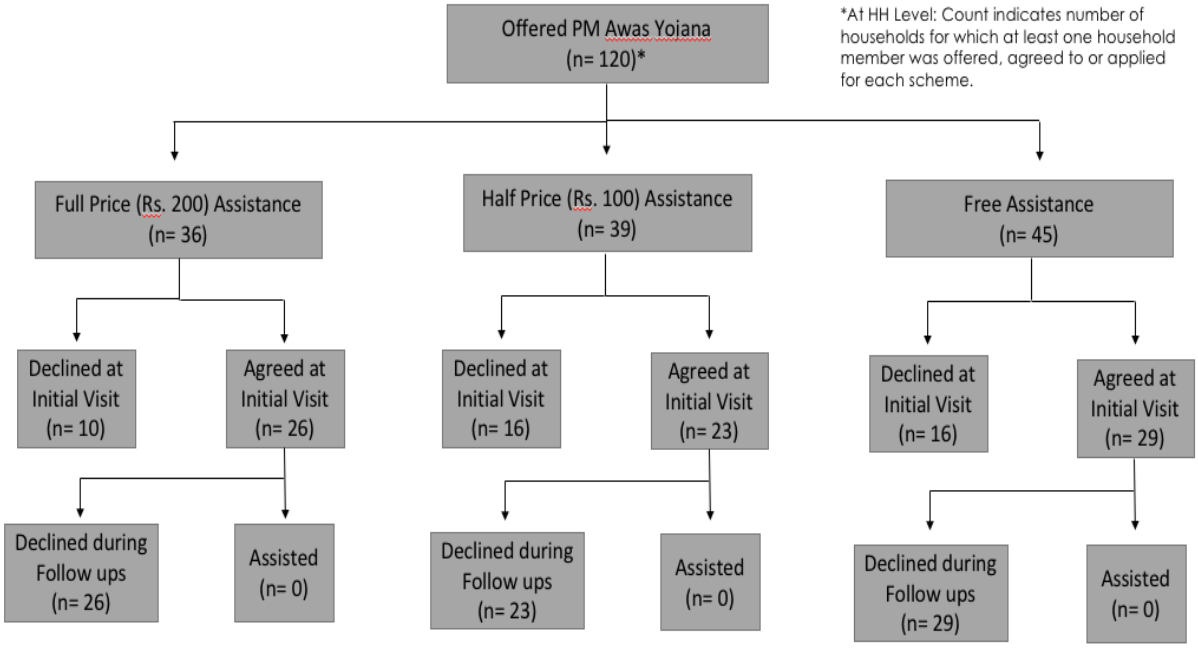
Appendix Table 12. Assistance Offered for Post Office Savings Account, at Household Level



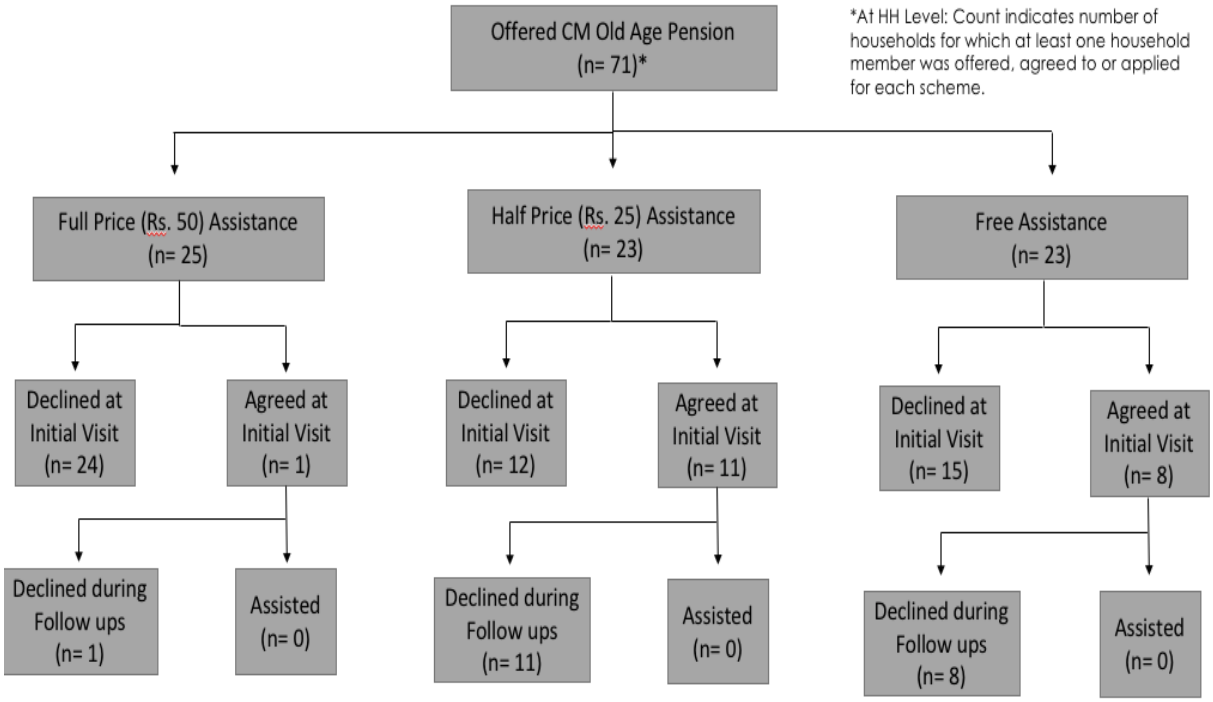
Appendix Table 13. Assistance Offered for Atal Pension Yojana, at Household Level



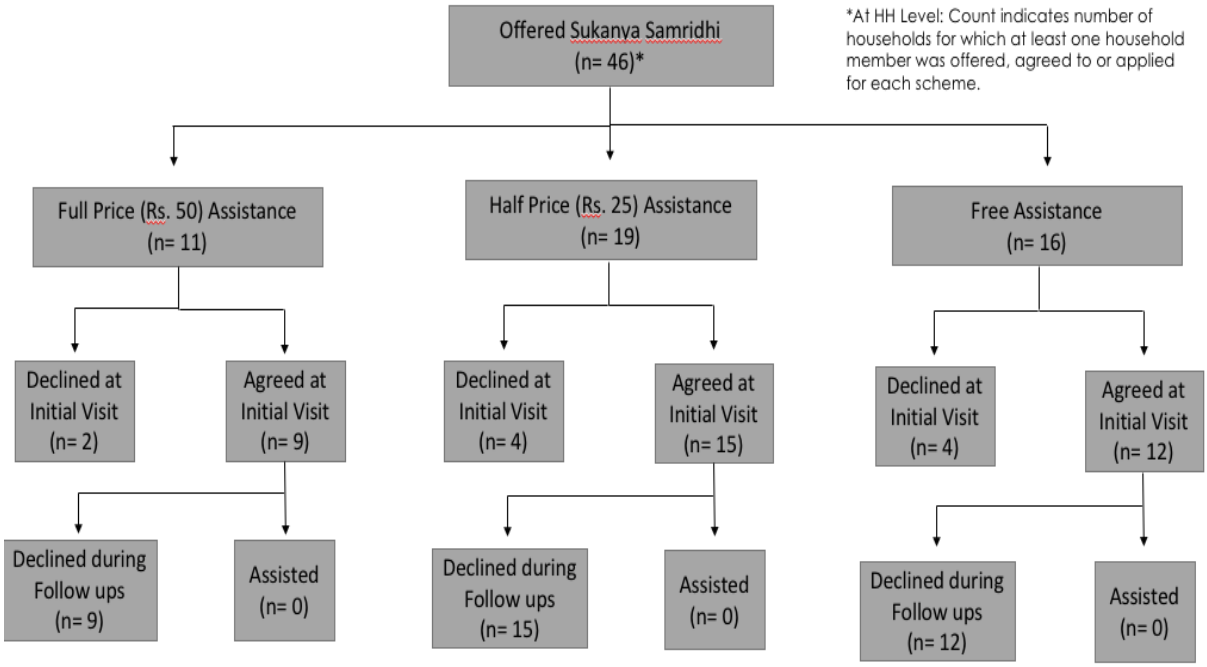
Appendix Table 14. Assistance Offered for PM Awas Yojana, at Household Level



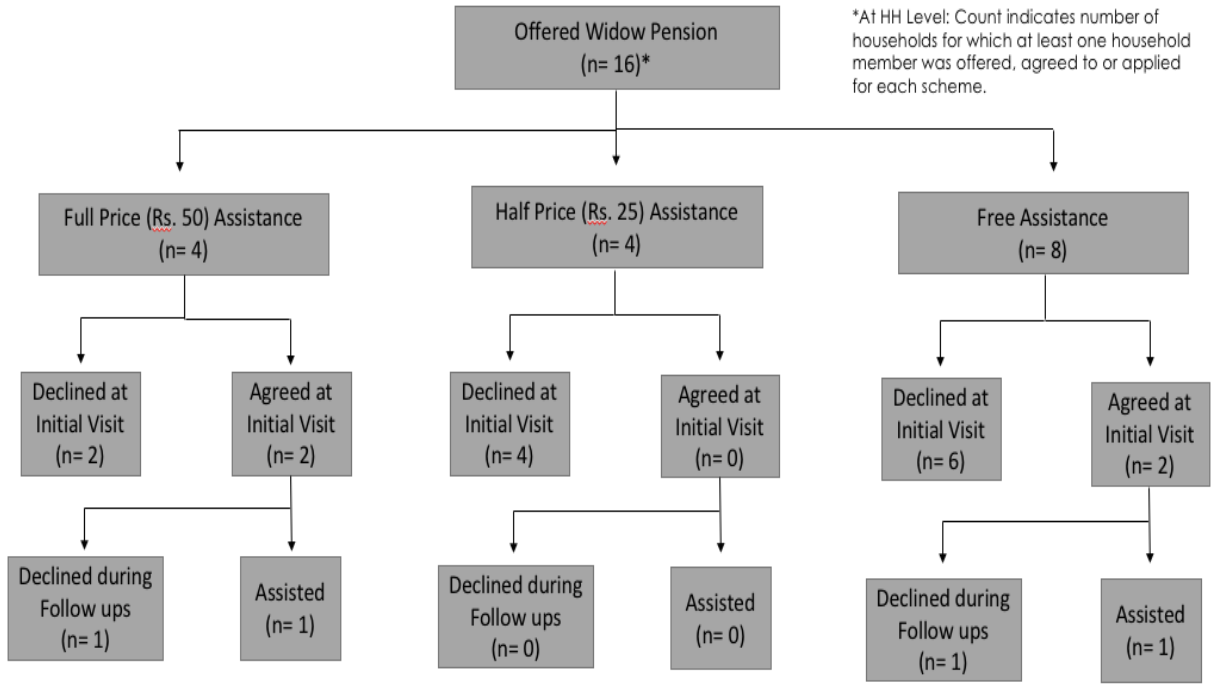
Appendix Table 15. Assistance Offered for CM Old Age Pension, at Household Level



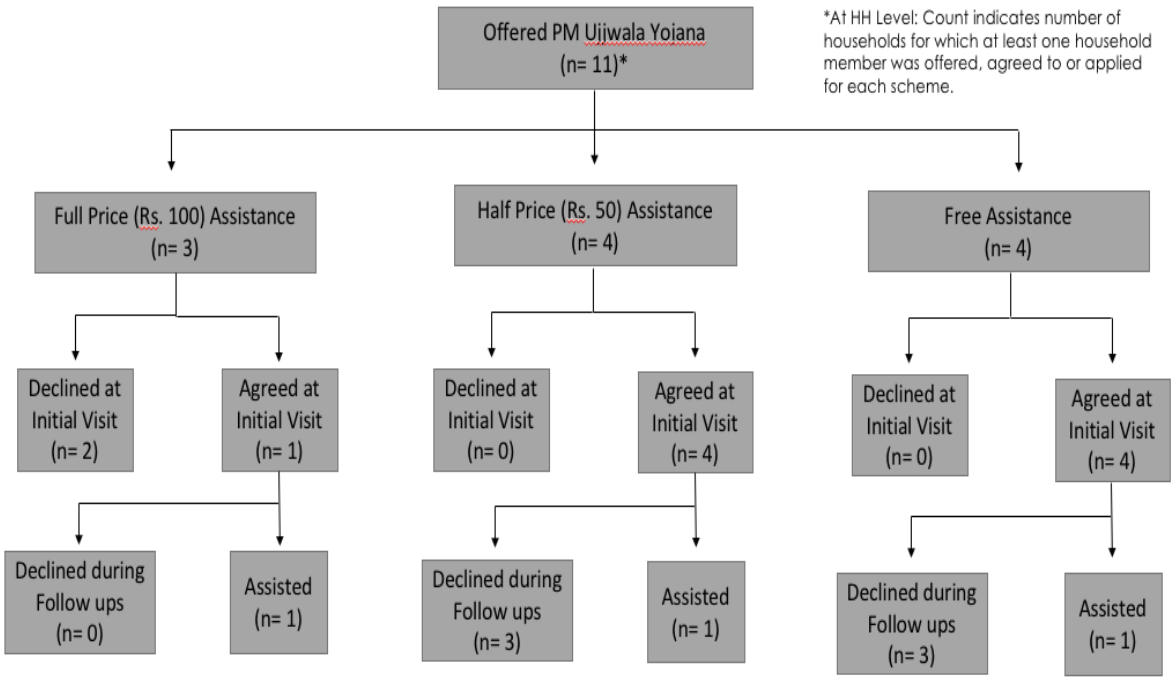
Appendix Table 16. Assistance Offered for Sukanya Samridhi, at Household Level



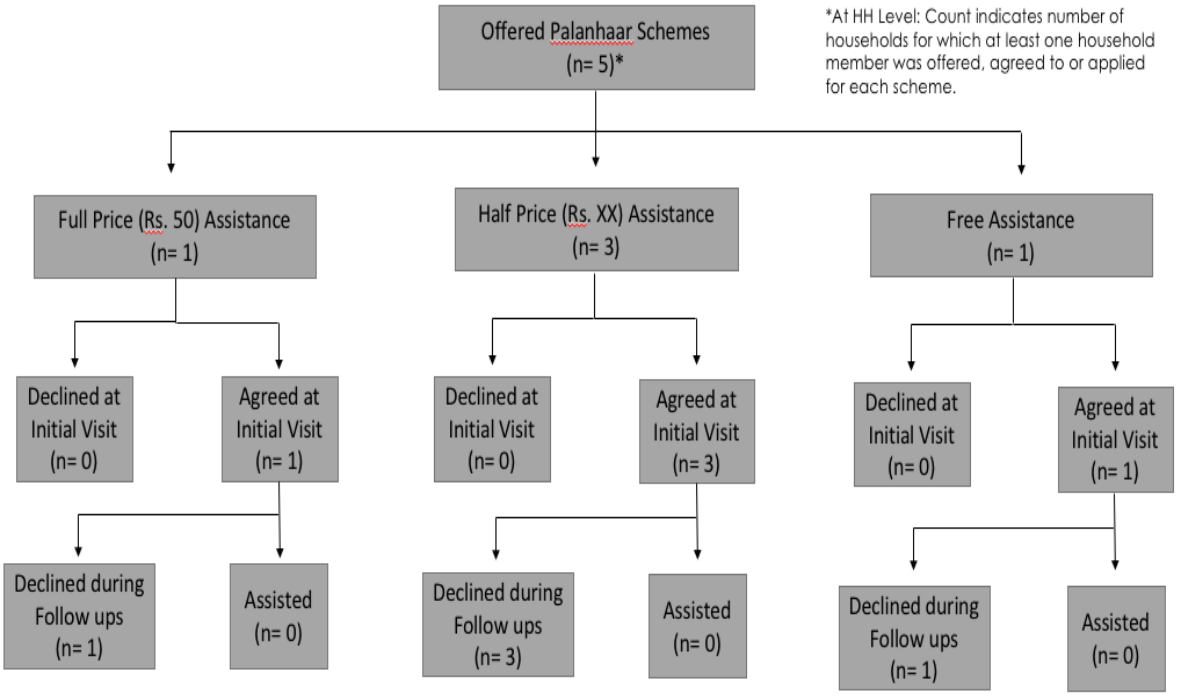
Appendix Table 17. Assistance Offered for CM Widow Pension, at Household Level



Appendix Table 18. Assistance Offered for PM Ujjwala Yojana, at Household Level



Appendix Table 19. Assistance Offered for Palanhaar Schemes, at Household Level



Appendix Table 20. Scheme Offers & Take-Up (Information-Only Schemes) at Household Level

	HHs Offered	HHs Agreed
Iron and Folic Acid Supplementation	28	3
Janani Shishu Suraksha Karyakram	6	1
Janani Suraksha Yojana	6	1
Mukhya Mantri Rajshree Yojana	6	1
Pradhan Mantri Surakshit Mstritva Abhiyan (PMSMA)	2	1
Pradhan Mantri Matritva Vandana Yojana	0	0

Appendix Table 21. Endline Knowledge & Take-up of Atal Pension

	(1) Heard of Scheme	(2) Scheme is Useful	(3) Ever Applied for Scheme	(4) Ever Received Scheme	(5) Received Scheme Since Baseline
Free Screening	-0.024	0.016	-0.007	0.000	0.006
	(0.052)	(0.044)	(0.013)	(0.010)	(0.007)
Half-Priced Screening	0.009	-0.028	-0.001	0.008	0.000
	(0.048)	(0.058)	(0.014)	(0.012)	(0.002)
Full-Priced Screening	0.029	-0.052	0.021	0.014	0.022*
	(0.048)	(0.067)	(0.019)	(0.014)	(0.012)
Observations	573	133	573	573	573
R^2	0.127	0.480	0.061	0.069	0.053
Control Mean	0.234	0.967	0.016	0.008	0.000
p-value (Free=Half=Full)	0.575	0.356	0.247	0.548	0.149

Note: In column 2, outcome is a dummy equal to 1 if respondent answered that the scheme is "very useful" or "useful" to poor families, and sample is restricted to households that have heard of the scheme. Omitted category is households randomized into control at baseline (not visited by Haqdarshak before endline survey). Includes stratum FE. Robust standard errors in parentheses.

* $p < 0.1$ ** $p < 0.05$ *** $p < 0.01$.

Appendix Table 22. Endline Knowledge & Take-up of Widow Pension

	(1) Heard of Scheme	(2) Scheme is Useful	(3) Ever Applied for Scheme	(4) Ever Received Scheme	(5) Received Scheme Since Baseline
Free Screening	-0.068**	-0.007	-0.024	-0.031	0.006
	(0.034)	(0.007)	(0.039)	(0.038)	(0.013)
Half-Priced Screening	-0.061*	-0.001	-0.010	-0.013	0.006
	(0.034)	(0.001)	(0.037)	(0.036)	(0.012)
Full-Priced Screening	-0.076**	0.001	-0.047	-0.053	0.002
	(0.035)	(0.002)	(0.035)	(0.034)	(0.011)
Observations	573	512	573	573	573
R^2	0.098	0.065	0.100	0.092	0.077
Control Mean	0.945	1.000	0.125	0.117	0.008
p-value (Free=Half=Full)	0.934	0.606	0.506	0.400	0.906

Note: In column 2, outcome is a dummy equal to 1 if respondent answered that the scheme is "very useful" or "useful" to poor families, and sample is restricted to households that have heard of the scheme. Omitted category is households randomized into control at baseline (not visited by Haqdarshak before endline survey). Includes stratum FE. Robust standard errors in parentheses.

* $p < 0.1$ ** $p < 0.05$ *** $p < 0.01$.

Appendix Table 23. Endline Knowledge & Take-up of Sukanya Samridhi

	(1) Heard of Scheme	(2) Scheme is Useful	(3) Ever Applied for Scheme	(4) Ever Received Scheme	(5) Received Scheme Since Baseline
Free Screening	0.129**	0.018	0.024	0.003	-0.006
	(0.061)	(0.018)	(0.033)	(0.022)	(0.018)
Half-Priced Screening	0.099*	0.017	0.016	0.018	0.011
	(0.058)	(0.018)	(0.030)	(0.023)	(0.019)
Full-Priced Screening	0.089	0.020	0.028	0.027	-0.000
	(0.058)	(0.021)	(0.033)	(0.026)	(0.020)
Observations	573	298	573	573	573
R^2	0.117	0.064	0.062	0.079	0.097
Control Mean	0.438	0.982	0.063	0.031	0.023
p-value (Free=Half=Full)	0.788	0.739	0.931	0.635	0.625

Note: In column 2, outcome is a dummy equal to 1 if respondent answered that the scheme is "very useful" or "useful" to poor families, and sample is restricted to households that have heard of the scheme. Omitted category is households randomized into control at baseline (not visited by Haqdarshak before endline survey). Includes stratum FE. Robust standard errors in parentheses.

* $p < 0.1$ ** $p < 0.05$ *** $p < 0.01$.

Appendix Table 24. Endline Knowledge & Take-up of PM Awas Yojana

	(1) Heard of Scheme	(2) Scheme is Useful	(3) Ever Applied for Scheme	(4) Ever Received Scheme	(5) Received Scheme Since Baseline
Free Screening	0.037	0.013	-0.026	0.011	0.000
	(0.040)	(0.010)	(0.047)	(0.023)	(.)
Half-Priced Screening	0.013	0.002	-0.026	-0.001	0.000
	(0.040)	(0.013)	(0.045)	(0.019)	(.)
Full-Priced Screening	0.015	-0.017	0.074	0.033	0.000
	(0.040)	(0.017)	(0.049)	(0.023)	(.)
Observations	573	505	573	573	573
R^2	0.089	0.075	0.105	0.055	.
Control Mean	0.867	0.991	0.188	0.023	0.000
p-value (Free=Half=Full)	0.767	0.136	0.061	0.349	.

Note: In column 2, outcome is a dummy equal to 1 if respondent answered that the scheme is "very useful" or "useful" to poor families, and sample is restricted to households that have heard of the scheme. Omitted category is households randomized into control at baseline (not visited by Haqdarshak before endline survey). Includes stratum FE. Robust standard errors in parentheses.

* $p < 0.1$ ** $p < 0.05$ *** $p < 0.01$.

Appendix Table 25. Endline Knowledge & Take-up of Old Age Pension

	(1) Heard of Scheme	(2) Scheme is Useful	(3) Ever Applied for Scheme	(4) Ever Received Scheme	(5) Received Scheme Since Baseline
Free Screening	0.018	-0.014	0.011	0.019	-0.001
	(0.022)	(0.010)	(0.057)	(0.055)	(0.024)
Half-Priced Screening	-0.008	-0.013	-0.003	-0.041	-0.002
	(0.024)	(0.010)	(0.055)	(0.052)	(0.024)
Full-Priced Screening	-0.011	0.002	0.061	0.054	-0.018
	(0.026)	(0.003)	(0.058)	(0.056)	(0.020)
Observations	573	549	573	573	573
R^2	0.074	0.065	0.074	0.088	0.073
Control Mean	0.961	1.000	0.289	0.266	0.039
p-value (Free=Half=Full)	0.319	0.155	0.483	0.189	0.570

Note: In column 2, outcome is a dummy equal to 1 if respondent answered that the scheme is "very useful" or "useful" to poor families, and sample is restricted to households that have heard of the scheme. Omitted category is households randomized into control at baseline (not visited by Haqdarshak before endline survey). Includes stratum FE. Robust standard errors in parentheses.

* $p < 0.1$ ** $p < 0.05$ *** $p < 0.01$.

Appendix Table 26. Endline Knowledge & Take-up of Ujjwala

	(1) Heard of Scheme	(2) Scheme is Useful	(3) Ever Applied for Scheme	(4) Ever Received Scheme	(5) Received Scheme Since Baseline
Free Screening	-0.042*	0.038*	-0.043	-0.039	-0.040
	(0.024)	(0.020)	(0.061)	(0.061)	(0.058)
Half-Priced Screening	-0.019	0.025	0.039	0.047	-0.009
	(0.021)	(0.024)	(0.058)	(0.060)	(0.058)
Full-Priced Screening	-0.027	0.002	0.046	0.044	0.034
	(0.024)	(0.024)	(0.059)	(0.059)	(0.059)
Observations	573	548	572	573	573
R^2	0.102	0.067	0.116	0.126	0.105
Control Mean	0.977	0.960	0.570	0.445	0.367
p-value (Free=Half=Full)	0.638	0.096	0.265	0.258	0.441

Note: In column 2, outcome is a dummy equal to 1 if respondent answered that the scheme is "very useful" or "useful" to poor families, and sample is restricted to households that have heard of the scheme. Omitted category is households randomized into control at baseline (not visited by Haqdarshak before endline survey). Includes stratum FE. Robust standard errors in parentheses.

* $p < 0.1$ ** $p < 0.05$ *** $p < 0.01$.

Appendix Table 27. Endline Knowledge & Take-up of Palanhaar

	(1) Heard of Scheme	(2) Scheme is Useful	(3) Ever Applied for Scheme	(4) Ever Received Scheme	(5) Received Scheme Since Baseline
Free Screening	0.085	0.000	-0.015	-0.021	-0.002
	(0.060)	(.)	(0.025)	(0.019)	(0.011)
Half-Priced Screening	0.056	0.000	-0.046**	-0.031**	-0.008
	(0.056)	(.)	(0.018)	(0.015)	(0.008)
Full-Priced Screening	0.059	0.000	-0.043**	-0.026	-0.007
	(0.056)	(.)	(0.020)	(0.017)	(0.007)
Observations	573	246	573	573	573
R^2	0.124	.	0.087	0.064	0.057
Control Mean	0.375	1.000	0.047	0.031	0.008
p-value (Free=Half=Full)	0.881	.	0.171	0.455	0.528

Note: In column 2, outcome is a dummy equal to 1 if respondent answered that the scheme is "very useful" or "useful" to poor families, and sample is restricted to households that have heard of the scheme. Omitted category is households randomized into control at baseline (not visited by Haqdarshak before endline survey). Includes stratum FE. Robust standard errors in parentheses.

* $p < 0.1$ ** $p < 0.05$ *** $p < 0.01$.

Appendix Table 28. Reasons for Non-Take-Up of Scheme when Assistance is Half-Price

Reason for refusal	Savings Account	SS Pension	Home-Building	Old Age Pension	Female Child Acct	LPG Gas	Child Support	Total
False eligible	1	0	21	7	2	3	1	35
Not enough savings to save on a regular basis*	11	3	0	0	4	0	0	18
Will complete application independently.	5	1	2	1	6	0	1	16
Not permitted by another household member	10	5	0	0	2	0	0	17
No longer interested	3	2	0	0	0	0	0	5
Don't have time to complete the application	3	0	0	0	1	0	1	5
Issue in document(s)	1	0	0	3	0	0	0	4
Already have another bank account	4	0	0	0	0	0	0	4
Died or relative died	0	0	1	0	0	0	0	1
Do not want to pay assistance fee	1	0	0	0	1	0	0	2

Note: Each column corresponds to the indicated scheme. Within each column, counts indicate the number of households for which at least one member provided the given reason for non-take-up. Households can be counted multiple times within the same column due to different household members reporting different reason for non-take-up. Counts are limited to households that were offered assistance with the indicated scheme at half the price of normal price of scheme assistance.
**Relevant only to saving schemes*

Appendix Table 29. Reasons for Non-Take-Up of Scheme when Assistance is Full Price

Reason for refusal	Savings Account	SS Pension	Home-Building	Old Age Pension	Female Child Acct	Widow Pension	Child Support	Total
False eligible	0	0	25	1	1	1	0	28
Not enough savings to save on a regular basis*	6	2	0	0	2	0	0	10
Will complete application independently.	5	1	1	0	2	0	0	9
Not permitted by another household member	5	1	0	0	4	0	0	10
No longer interested	4	1	0	0	0	0	0	5
Don't have time to complete the application	1	0	0	0	0	0	0	1
Already have another bank account	2	1	0	0	0	0	0	3
Died or relative died	0	0	0	0	0	0	1	1
Do not want to pay assistance fee	1	0	0	0	0	0	0	1

Note: Each column corresponds to the indicated scheme. Within each column, counts indicate the number of households for which at least one member provided the given reason for non-take-up. Households can be counted multiple times within the same column due to different household members reporting different reason for non-take-up. Counts are limited to households that were offered assistance with the indicated scheme for normal price.
**Relevant only to saving schemes*

Appendix Table 30. Endline Reasons why respondent or anyone in Household does not currently receive the Scheme

Reason for Refusal	Savings Account	Home – Building	Old Age Pension	Female Child Acct	Widow Pension	LPG Gas	Child Support	Total
False eligible	2	20	5	1	1	28	1	58
Tried to apply but application was unsuccessful.	0	11	3	0	1	2	0	17
Issues in document(s)	0	1	5	0	0	4	0	10
Don't Know where to apply	0	1	0	1	0	3	0	5
Do not wish to pay the application fee	0	2	0	0	0	1	0	3
Would like to apply for this scheme later	2	0	0	0	0	0	0	2
Don't have enough saving to invest on a regular basis*	2	0	0	0	0	0	0	2
Anticipate not being treated with respect	0	0	1	0	0	1	0	2
Anticipate application will be rejected	0	2	0	0	0	0	0	2
Don't have enough time to complete application	0	0	0	0	0	1	0	1
Can't afford to travel to office	0	0	0	0	0	1	0	1
Other	1	19	1	2	0	9	1	33
Don't Know	0	9	0	0	0	7	0	16

Note: Each column corresponds to the indicated scheme. Within each column, counts indicate the number of households which had heard about the scheme and provided the given reason for non-take-up. Households can be counted multiple times within the same column due to reporting different reason for non-take-up for one scheme. Column for Atal pension [SS pension] is not listed because no respondent provided an answer to the relevant survey question for this scheme.
**Relevant only to saving schemes*

Appendix Table 31. Endline Reasons for not having Schemes (after having agreed during pilot intervention)

Reason for Refusal	Home-Building	Old Age Pension	Female Child Acct	LPG Gas	Total
False eligible	7	0	1	0	8
Tried to apply but application was unsuccessful	3	0	0	0	3
Issues in document(s)	1	1	0	0	2
Do not wish to pay the application fee	1	0	0	0	1
Anticipate not being respected	0	1	0	0	1
Other	3	0	0	1	4
Don't Know	2	0	0	0	2

Note: Each column corresponds to the indicated scheme. Within each column, counts indicate the number of households which had heard about the scheme and provided the given reason for non-take-up. Households can be counted multiple times within the same column due to reporting different reason for non-take-up for one scheme. Counts are limited to households that initially agreed to receive assistance for the indicated scheme during pilot intervention, but did not complete application process.

Appendix Table 32. Take-Up of Screening from Ordeal Intervention

	(1) Any Screening in HH	(2) >1 Screening in HH	(3) Child Screened in HH
Free Screening	0.267**	0.170**	0.136
	(0.129)	(0.085)	(0.151)
Half-Priced Screening	0.088	0.079*	0.065
	(0.088)	(0.042)	(0.129)
Observations	109	109	96
R^2	0.577	0.287	0.359
Mean at Full Price Screening	0.174	0.000	0.049
p-value (Free = Half-Priced)	0.217	0.078	0.607

Note: Omitted category is no subsidy (screening offered at normal price, Rs. 80). Includes stratum FE and warning dummy. Regression in column 3 is restricted to households with children at baseline and regression. Robust standard errors in parentheses.

* $p < 0.1$ ** $p < 0.05$ *** $p < 0.01$.

Appendix Table 33. Take-up of Screening by Ordeal Treatment Type

	(1) Any Screening in HH	(2) >1 Screening in HH	(3) Child Screened in HH
Free Screening × Door-to-Door	0.694***	-0.196	0.028
	(0.219)	(0.138)	(0.234)
Half-Priced Screening × Door-to-Door	0.233	-0.057	0.287
	(0.168)	(0.060)	(0.188)
Free Screening	-0.020	0.255*	0.128
	(0.164)	(0.128)	(0.200)
Half-Priced Screening	-0.041	0.112*	-0.040
	(0.108)	(0.059)	(0.137)
Door-to-Door Treatment	-0.048	0.050	-0.040
	(0.112)	(0.051)	(0.097)
Observations	109	109	96
R^2	0.672	0.316	0.383
Mean at Full-Price Voucher	0.154	0.000	0.043
p-value (Free = Half-Priced), Voucher	0.888	0.102	0.260
p-value (Free = Half-Priced), Door-to-Door	0.001	0.953	0.682

Note: Omitted category is no subsidy (normal price, Rs. 80) for voucher-offered screening. Includes stratum FE and warning dummy. Regression in column 3 is restricted to households with children at baseline. Robust standard errors in parentheses.

* $p < 0.1$ ** $p < 0.05$ *** $p < 0.01$.

Appendix Table 34. Take-up of Screening by Ordeal Treatment Type and Baseline Characteristics

	(1) Annual Income ≥ Rs. 48,000	(2) General Caste	(3) Applied for Gov't. Scheme in Last 2 Yrs.	(4) # of Economic Disruptions in Last Yr.
Variable × Free Screening × Door-to-Door	0.353	0.085	-0.010	-0.127
	(0.404)	(0.352)	(0.359)	(0.168)
Variable × Half-Priced Screening × Door-to-Door	0.435	-0.280	0.277	-0.172
	(0.333)	(0.285)	(0.337)	(0.129)
Free Screening × Door-to-Door	0.678**	0.593**	0.674***	0.984***
	(0.267)	(0.270)	(0.226)	(0.338)
Half-Priced Screening × Door-to-Door	0.046	0.261	0.145	0.496**
	(0.198)	(0.222)	(0.223)	(0.229)
Variable × Free Screening	-0.627**	0.001	0.135	0.156
	(0.296)	(0.227)	(0.264)	(0.134)
Variable × Half-Priced Screening	-0.305	-0.067	-0.135	0.094
	(0.238)	(0.162)	(0.233)	(0.080)
Variable × Door-to-Door Treatment	-0.126	0.110	-0.686***	0.141
	(0.248)	(0.168)	(0.253)	(0.090)
Free Screening	0.143	0.016	-0.079	-0.340
	(0.205)	(0.199)	(0.129)	(0.275)
Half-Priced Screening	0.011	0.003	0.042	-0.204
	(0.168)	(0.130)	(0.115)	(0.171)
Variable	-0.241	-0.093	0.316**	-0.086
	(0.265)	(0.130)	(0.142)	(0.065)
Door-to-Door Treatment	-0.056	-0.007	0.318	-0.273
	(0.117)	(0.125)	(0.216)	(0.199)
Observations	107	102	107	109
R^2	0.704	0.686	0.758	0.692
Mean at Full-Price Voucher Screening	0.174	0.174	0.174	0.174

Note: Outcome variable in each column is "any screening in household." For each column, "Variable" corresponds to the baseline household variable designated in the column header. Omitted category is no subsidy (normal price, Rs. 80) for voucher-offered screening. Includes stratum FE and warning dummy. Robust standard errors in parentheses.

* $p < 0.1$ ** $p < 0.05$ *** $p < 0.01$.

Appendix Table 35. Take-up of Screening by Ordeal Treatment Group

	Door-to-Door		Voucher	
Screening Price:	Took Up Screening	Did not Take Up Screening	Took Up Screening	Did not Take Up Screening
Free (Rs. 0)	13	0	4	14
Half-Price (Rs. 40)	4	8	1	17
Full-Price (Rs. 80)	4	16	4	22
Total	21	26	9	53

Note: This table presents counts of screening take-up and refusal by assigned type of ordeal treatment.