



**“There are experts who have solutions, but we could not frame the problem.”**

## **A Conversation with Aniket Doegar of [Haqdarshak](#)**

**Ambika Samarthya-Howard**

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**Ambika Samarthya-Howard: You are doing technology, social services, and working with the government. Please introduce yourself and tell me about your organization and funding journey.**

**Aniket Doegar:** Our foundation is a for-profit social enterprise that started in 2016. The focus is to get access to social security for low-income families and small businesses. That's the problem statement. People who are eligible for government programs are not always aware of them, or might not have the means to apply.

We started off building a tech platform to match profiles of people to government programs. We started researching and digitizing government programs and then built the tech platform. Then we realized that the tech platform was solving many problems, [but] the last mile access wasn't there because most of these citizens do not have a smartphone or internet. So then we started building a design for women entrepreneurs in rural areas who have no [access to] technology.

**Ambika Samarthya-Howard: Since a lot of people don't have smartphones or technology, why did you start working with women entrepreneurs?**

**Aniket Doegar:** Just to train them. We built the technology platform so they can screen people. The platform automatically shows whatever government programs people are eligible for. [And provides information about] how to apply for these programs, how to track the program. That's been a journey. In this model, citizens pay a very small [amount], about 5% to 10% of our overall [revenue].

The revenue mostly comes from a business-to-business model. We work with corporations to get access for workers and farmers from their supply chains to Uber, Zomato, and Primark, for example. They give us service contracts for access to basic social security like insurance, health programs, patient programs, cash transfers. That's the core model.

**Ambika Samarthya-Howard: Was the organization founded around working directly with the government? How did you end up using technology and working with government social services?**

**Aniket Doegar:** I studied economics and policy. Immediately after college, in 2010 I did two years of teaching in a low-income school which exposed me to the challenges for low-income families. I worked in rural areas. I also worked with a couple of companies building products from a design perspective. These were largely linked to training and education, but I was also designing a website because my initial idea was just [to have] a weekly video platform.

I had no intention to build an organization. I thought if we can build a model to provide access to information, then that problem can be solved. That's how the journey started. Along the way, the sophistication of AI technology came through as the ecosystem evolved, but from the beginning I thought of it as a very simple basic platform.

**Ambika Samarthya-Howard: How does the model work, and how do you see impact?**

**Aniket Doegar:** Let's say it's a village in Maharashtra, and Gada Power gives us a contract. They want, let's say, 100,000 families in and around their power plants to get access to health insurance and pensions. We first train locally and hire coordinators to deliver services to these 100,000 families in villages around Gada Power. We have all the government programs in our system, and the platform is ready with local resources on how to use, say, the internet, so no one has to download the app. We do have the Android Play Store app, but mostly, the end user we are targeting doesn't download our app, the agent has it.

The agent comes into the village to ask questions about income, religion, geography, occupation, and so on. Then the agent shows villagers which [resources] they are eligible for, as well as what kinds of assistance is available for education and livelihoods. Then [the agent asks] which ones they are interested in getting. If the person says, for example, that they are interested in getting assistance to engage in a program for fertilizers or a water subsidy program, then the second step begins.

The Haqdarshak agent will start asking for certain forms and start filling them out. Most times, these forms are on third-party websites or offline. Then the process moves to an online-offline model which is third-party. It moves from our app because the government doesn't have open APIs [Application Programming Interface]. If it's a water subsidy application, the Haqdarshak agent will get the form from the government department, fill in that form, and submit it on behalf of citizens.

For all this, there is a government fee that the citizen pays. Mostly, the Haqdarshak fee is paid by the corporation. The Haqdarshak isn't charging citizens anything. We tell them that a corporate partner is subsidizing the fee and paying on their behalf because it's part of their rules, because you are either an employee, or you're part of their supply chain, or you're part of the community. We don't take any money from the government. Even when we have tried [to do that] with certain states in India, the challenge is that you're not paid on time, and then it's a big cash flow problem.

We work with the government to get information and permissions on the programs, because they are the supplier. The business model is either the corporation pays or the end customer, and in our case, we built it largely around corporate paying customers.

**Ambika Samarthya-Howard: Why is the corporation paying you to do this work? Is it because of Corporate Social Responsibility [CSR]? What are their incentives?**

**Aniket Doegar:** More and more, it's related to their work. For steel companies like Tata Steel, it's for their factory workers, shop floor workers and their families. For Uber, Zomato and other big companies, it's their delivery partners. In a lot of companies like Pepsi or Primark, it's for the farmers who are selling potatoes, cattle, rice, or wheat.

Usually, we target companies who are interested because it positively impacts the supply chain. Theoretically, it's not for people on fixed pay, because in India, only about 15% of people have formal jobs. 85% of people have informal work. They are connected to these companies through informal supply chains, whether they're small businesses, workers, or farmers.

When we first identify potential companies, we ask, what's your supply chain? What kind of people are working with you? Where are you buying your produce, and whether it's agri or non-agri? Then we tell them what kind of government programs they might be eligible for. Then we design that project and submit a request for a service contract. It helps businesses.

There are four or five kinds of business [department] heads who get interested in our business. One is the HR department, which is dealing with all these people. The second

is the marketing [department], because our service also increases brand presence, especially for FMCG [fast-moving consumer goods] companies like Unilever and Colgate who want local branding. The third is the ESG [Environmental, Social, and Governance] department because they essentially build resilience in supply chains. The fourth is the corporate social responsibility department, or foundations in certain cases.

We also have philanthropies who want to work on this because it's part of their mission. These are the four kinds of stakeholders we work with. 60% of our clients are HR and marketing, and 40% are from ESG and CSR foundations.

**Ambika Samarthya-Howard: What is the advantage for marketing? Is it that when you help these people get social services, it helps the supply chain because people are in better health, or feel better taken care of? What's the theory of change?**

**Aniket Doegar:** Yes. For example, if they're providing health and accident insurance to, let's say, a truck driver who's supplying a factory, in case of an accident, they can access that insurance, which otherwise the company wouldn't give, because the driver is not directly on their [staff]. It's just a driver supplying the factory. If they get access to this insurance in the open market, or access to, let's say, a loan for buying another truck, it's increasing their business. Basically, the theory of change here is that it's making supply chains more resilient.

This kind of work came to us from companies organically during COVID. [Before then], we worked mostly with either the Gates Foundation, or some governments, or one-off for a corporation like Uber. Companies started coming to us and saying, we want it. During COVID, we were pretty much clueless during COVID about who the workers are, who's part of the supply chain, and how badly they have been impacted.

As a business, they want to ensure workers are taken care of, rather than paying for the services themselves, which is, P&L-wise [profit and loss], impossible [to do] at scale for companies. The government has already allocated money. Can we unlock it and make it easier to facilitate people to access it? That's the model.

For marketing, it's largely companies like Colgate and FMCG companies who want more rural presence. People in the community see that, for example, Colgate is running a program on maternity health schemes. [Companies are glad that] their brand presence increases, because for them, the rural market is still an under-penetrated market. They want to take it there, and this is a great way [to do that].

Lastly, everyone wants to keep the government happy. If you're in a corporate government policy department doing government program outreach, it's a plus point

because you can go to these ministers and say that we've pushed your schemes in our community. Right now in India, government program schemes are a big way for politicians to win elections.

It's also positive for corporations. Organically, in a lot of cases, these companies reach out to us. Everyone has very different needs. Companies like Unilever tell us they want to know what to do for their small retailers and shopkeepers to give them access to government loans. For a tire manufacturing company which makes heavy goods in India, they want to support carpenters because their whole business relies on carpenters buying more [of their products]. They run programs with us for carpenters and small-scale workers who are not formally employed, who are all over construction sites, to get them access to formal pension systems. How can they start savings in the national pension scheme? That's usually how we go about our conversations with most [clients].

**Ambika Samarthya-Howard:** You're funded by, and have partnered with, many familiar brands in India. How are you tracking impact? You've reached a large number of people. Is that your goal?

**Aniket Doegar:** We have two kinds of funding partners. We started off by raising equity money from Acumen and a few angel [investors]. That helped us build the first set of technology platforms. Currently, we also raised a few tech grants because we are building an open platform on networks and digital public goods [DPG].

We are reaching about a million people a year on an average. In India's context, that's pretty low and at that rate, it'll take 100 years to reach anywhere close to [those affected by] the problem. We've built an eligibility engine, and we know how to train. We have built 14 backend dashboards on different aspects [of our business]. We have a repository of schemes. We've not done a lot of process and productization [i.e. the process of transforming an internal process, skill, or service into a standardized, marketable product offering, allowing businesses to scale, streamline delivery, and create predictable outcomes] by doing this back-breaking work over the last 10 years. Now, can we take it to government networks, banking networks, NGO partners, and civil society in a digital public goods format for them to fill it in.

We continue to [reach] a million people because the richness of our platform comes from our own execution. We don't want to take that away. We want to limit [ourselves] to scale a million people a year. High quality services define our systems. To reach 200 million in the next three to four years, we need maybe 10,000 more networks in the country to adopt our system. That for us would be real impact.

While we have delivered services to 7 million families, those [figures] are more about results and outputs, not outcomes. These people have access to benefits, which is very measurable and tangible. In terms of outcomes, we haven't measured exactly what they have done with these benefits. We get out [of the transaction] once they get benefits. We feel this is right because beyond a certain point, we shouldn't interfere in how they use it. We'd like to capture at least a few thousand families and understand how it has positively impacted them, because that can [provide] data [for review]. While we continue to work with corporations, and fundraise to build our current platform, we also are using parallel grants to build a DPG side.

### **Ambika Samarthya: Can you explain what DPG means?**

**Aniket Doegar:** Digital public goods. For example, we are right now building a discovery engine which will be free for all to use. Rohini Nilekani has given us a small tech grant to build it. We are testing it out with farmers and scholarships. If that is successful, we will reach out to others in these networks to build more discovery engines.

Let's say you are an entrepreneur in Delhi and you are not interested in schemes, but you're working in the education space. You can build a free chatbot to tell your students what scholarships are available. You don't need to come to us to integrate and do all of those things. You can just build a WhatsApp chat bot on top of our engine. We want to open up that information because otherwise, we won't reach that scale. The discovery engine in itself becomes a [product?].

We are also looking very actively at what we can do with AI bots on communication. We are testing a bot right now on a customer conversation with two rural citizens. We are testing the conversation behavior in local languages with about 2000 families. Our goal is to build something where WhatsApp enabled citizens can do voice chat. One set of citizens has a smartphone and internet, so they can do the regular voice enabled search. Those who use feature [flip] phones, which is one third of India, can give a missed call and then an AI bot will call them and have a conversation. That's cost effective, and it can help us understand the challenges people are having.

People don't have just the challenge of knowing what a government program is, or how to apply. Once they've gotten on the program, they may still be clueless. Once they have a health insurance card in India, it's not like suddenly a person understands what health insurance is. At the time of actual need, they may not even know where the nearest hospital is. An 'after sales service' [could provide this information]. Government is interested in onboarding people, but what happens to people when they're in the system? We are building that piece. We are re-imagining the social security ecosystem.

We also believe in a more open network, with a digital public goods approach, and we scale our thinking this way, not doing it ourselves, but enabling the ecosystem. We are also getting very positive responses from other countries. If we feel in the next year or two that we are able to build a platform in the right way, and raise the right kind of funds, then we should be able to take this [model] globally, including in the United States. The U.S. is very high in our data because in absolute pure dollar terms, it spends the highest in the world on social security benefits.

**Ambika Samarthya: How can you provide a high level of tailored post-support when everyone's problem will be different? Where are you going next in helping people after they have their insurance card?**

**Aniket Doegar:** Yes. That's why we are doing a 'Tech for Good' grant with Rohini Nilekani, because we feel it's a three to five year [project]. It'll be much cheaper with AI tools to create a demand generation platform, with intelligence to capture these various problems. [One company] might have a scholarship problem, somebody else has a health access insurance problem, and another might not understand where to get a loan for agri inputs. I don't think we can solve for everything.

In a way, it's going back to platform mover models, where we basically generate the demands. [Users] don't come on your platform to create the demand. For problem solvers, whether it's individual agents or grassroots political party workers, the immediate benefit is that they are seen as solving a problem. Across parties, it's a local women entrepreneur or maybe a small localized entrepreneur who uses this app, particularly for health education livelihoods.

Today, there is no common way to capture the problems we are also hearing about on our help line. First step would be, can we build a platform where people who got a benefit can ask for post-sale service? Maybe the government also could set up banks, because a lot of government money comes into banks. Many times, citizens have simple problems like not getting their OTP [one-time password] because their phone number has changed and they are not able to access this money. These are very simple banking problems which a bank can easily solve, but citizens are not always able to reach the bank.

**Ambika Samarthya-Howard: Can you tell me about the support you've received from Rippleworks? Was it a capacity grant or a project support grant?**

**Aniket Doegar:** So far, we've not received a grant from Rippleworks. Our teams have been working with consultants that Rippleworks helped us get on project support for internal talent problems. Another colleague has been also working with another consultant on platform issues. So far we haven't got a capacity grant. We're still figuring



out how to do that. We have been able to build up Haqdarshak with a mix of grants, equity, contracts, and very low-cost debt to run some of our operations.

**Ambika Samarthya-Howard: How has the Rippleworks capacity support helped you, or perhaps not been useful?**

**Aniket Doegar:** Basically, we were trying to restructure our organization at the senior level. Rippleworks connected us to somebody senior who had worked in tech companies. We zeroed down onto how our product engineering data team should look. To be fair to our team, it ended up being a limited interaction with one-hour or-two-hour calls over 15 days. It did help us shape how we want to look at our product teams, how to structure engineering products, how to do data architecture, and other duties.

**Ambika Samarthya-Howard: Do you have any feedback for Rippleworks?**

**Aniket Doegar:** I understand the logistics, and I know it's not possible [to meet in person]. I probably will meet the Rippleworks team for the first time in person soon. More face-to-face time helps, especially because we're solving complex social problems. It helps build trust both ways, and understand context. That could be something built into the design.

Call-based consulting for social problems becomes a little tricky because [consultants need to] understand the context of the problems we are addressing at a macro level. It's not easy. It's not a regular data person you need. There are multiple layers to it. It's not like the kind of training you do for women in rural areas. Maybe there could be a program where entrepreneurs or teams interact [with each other].

I also feel there wasn't [enough] peer learning. In most programs I've been part of with Acumen [a nonprofit impact investment fund based in the U.S. that focuses on investing in social enterprises that serve low-income individuals], and a few other programs, most learning is not with an expert but with peers or other entrepreneurs. So far that hasn't happened. That could be really helpful at our stage, to find somebody who's thinking the same way in agricultural, social security, health, education, or financial inclusion contexts in another organization in some part of the world. It would be great to exchange notes.

**Ambika Samarthya-Howard: You're a for-profit. What do you think organizations and funders like Rippleworks can do for for-profit ventures?**

**Aniket Doegar:** Unlock tech grants. Equity grants are very narrow, because you have to drive a certain level of business and ROI [return on investment]. We are trying to unlock this through the Rohini Nilekani Foundation and their network.



Our first foray into this was possible because we got an unrestricted grant two years ago from the Eric Schmidt Foundation. Those grants give organizations like us some breathing space to do some blue sky thinking, think out of the box, reimagine skills, and how we want to solve the problem. Once you've cracked that, the business model should take over in a for-profit [organization], because if you are subsidizing a business model, then there is a flaw in the model itself.

The second thing is 'patient capital,' whether it is debt or an equity mix. That would be great as well, because these are long term solutions. In India, the available patient capital is very small in size, and we've exhausted all those avenues, such as Acumen, Beyond Capital, Upaya, Village Capital. Their [grant] size ranges from \$50,000 to \$500,000, at least in our context in India. In Africa, in other countries, it might be higher. But in India, we need people now who can put up \$5 million to \$10 million over 10 years in equity. Both kinds of funding are necessary, an equal amount in equity and an equal amount in grants focused on building the platform service approach. From the business model side, we're confident that we are pretty much sustainable.

**Ambika Samarthya-Howard: When you had the capacity grant with Rippleworks, did they help you in the way you needed? Did you feel they understood your specific local context?**

**Aniket Doegar:** We probably explained it in a very transactional way, i.e. this is what we are doing, and this is our immediate problem. I think that only happens if there is a program approach to it, which means digging deeper. It would be ideal if somebody [from Rippleworks] could see the work and meet the teams [in person]. Different teams are slightly more individual, and as a group, it's typically how a business consultant would come in to support a business in multiple layers. If we had more time, we probably could have framed the problem better. There are experts who have solutions, but we could not frame the problem.

**Ambika Samarthya-Howard: What hasn't worked for you?**

**Aniket Doegar:** From Day 1, there has been a constant challenge of getting access to data from the government at different levels. India is a federal country, so what is happening in one state is very different in another. Data collection has been difficult. Now we don't face that problem as much because we've also built a decent brand which stands for ethics, values, good work, but it was a massive challenge even three years ago to hire good talent.

It's also very difficult for a for-profit to hire in the social space, because the employee is a little confused. Either you are a nonprofit where the thinking is that the work is purely for good, and we're going to roll up our sleeves and work hard. If you are a for-profit,

then the thinking is, how are you monetizing this data? What are you doing commercially? What is your EBITDA [earnings before interest, taxes, depreciation and amortization]? What are your margins? It is hard to tell people that we are going to build a sustainable business and use technology, but the ROI will be a one-to-one impact. We are not looking at a 10x return, but a 1x, 2x return.

The second part is even more [challenging]. If we had the kind of team at the start that we have today, we would have been far along in our journey by now. It's taken us 10 years because for the longest time we were not able to attract the kind of talent we need. It was nothing to do necessarily with just pure money. It's also that people did not understand what a social enterprise is, or why we are a for-profit, or if we're a for-profit, why focus so much on impact?

**Ambika Samarthya-Howard: What you could have done differently?**

**Aniket Doegar:** I've thought about this as a dual structure, perhaps we have a nonprofit [in the U.S.] and a for-profit [here in India]. Somehow I've never come around to that, because I've seen so many organizations doing that, and then 99% of them tend to only work for the nonprofit, because it's larger money. It's grant money, and it's a lot of CSR [corporate social responsibility] money in India. Then you don't end up building a business model.

During COVID, I saw [scaling for] organizations distributing food or doing health check programs. You could get a huge grant to do that, despite the apprehension and legal compliances. It's better to do it slowly and even at a smaller scale, but do it gradually through one entity, maybe at some point not necessarily as a nonprofit, but as an international organization. That's something we are very actively thinking about. Maybe a Dubai, Singapore or US-based entity can host a lot of this.

**Ambika Samarthya-Howard: What are three things you need to unlock scale and sustainability, outside of money?**

**Aniket Doegar:** More collective collaborations, because this isn't going to happen with just one set of organizations or one set of leaders. We need some level of support to build common ground, which in itself is a process with convenings, dialogue, taking ideas to different leaders and coming to a common idea that somebody else might have.

Second, [we need] talent at the right time, because at the end of the day, we might have ambitions to build out AI technology, training and processes, but we need the right people at the right time.

The third is connections, not related to funding, but related to access to a government conversation or the right kind of field people. When thinking of new countries, who should we talk to? Every country has its different dynamic. How do we get a conversation going? Even if funding is sorted, without these three [factors], funding [alone] wouldn't help us scale.

**Ambika Samarthya-Howard: What would help you scale across countries?**

**Aniket Doegar:** To give an example, we've been talking to two entrepreneurs, one in Kenya, another in Ghana. These two countries are poles apart in their approach to social security and governance. How do we talk to more [countries]? There is no way to say that there is a tech solution for Africa. That's oversimplifying it, even within Kenya or Ghana, even in a country worth pursuing. After talking to a few people in Ghana, I found that we wouldn't add a lot for them. Looking at the size, scale, and what they're already doing with two or three programs, we are better off focusing on another country. South Africa might make a lot of sense, because what caste is to us, color is to them in terms of eligibility. It makes a lot of contextual sense, and they want to work on this.

To connect with the right people who understand these geographies is important because social security is a problem and we can create building blocks of tech, but to contextualize it, who are the right people, approach and connections?

**Ambika Samarthya-Howard: Thank you, Aniket.**

*Ambika Samarthya-Howard (she/her) is the Solutions Journalism Network's Chief Innovation Officer: She leads on innovation and technology, leverages communication platforms for the network strategy and creates cool content. She has an MFA from Columbia's Film School and has been creating, teaching and writing at the intersection of storytelling and social good for two decades. She has produced content for Current TV, UNICEF, Havas, Praekelt.org, UNICEF, UNFPA, Save the Children, FCDO, Global Integrity and Prism.*

*\* This interview has been edited and condensed.*