



# Women's Health and Livelihood Alliance (WOHLA)

Ensuring health and economic well-being of women

## What is WOHLA

The United States Agency for International Development (USAID)'s Frontier Health Markets (FHM) Engage in partnership with Samhita's Collective Good Foundation (Samhita-CGF) have created the Women's Health and Livelihood Alliance (WOHLA), a multi-stakeholder initiative designed to empower women in underserved communities across India by addressing the intersecting aspects of their health and economic well-being. By ensuring access to quality healthcare, including sexual and reproductive health services, WOHLA enables women to make informed decisions about contraception, and supports their participation in the labor force. Key goals include enhancing financial and digital literacy, generating livelihood opportunities, and increasing access to sexual and reproductive health information, services, and products.

## WOHLA's Vision

Every \$1 invested in women's health is projected to yield \$3 in economic growth<sup>1</sup>. Effective coordination between the private and public sectors is essential to leverage private resources for national goals, facilitate multi-sectoral intervention, and address policy barriers. WOHLA is envisioned to function as a marketplace, where effective coordination between private and public sectors is pivotal for leveraging resources towards national goals, overcoming mistrust, and addressing policy barriers. This marketplace model will facilitate the capacity, networks, and partnerships necessary to foster sustainable support for women's health, livelihoods, and advancement in leadership roles.



<sup>1</sup> <https://www.mckinsey.com/mhi/media-center/new-report-highlights-one-trillion-potential-of-closing-womens-health-gap>

Alliance Co-founding Partner



## Problems Addressed

WOHLA aims to tackle several interconnected issues affecting women's health, economic status, and overall well-being:

### Unmet Needs for Contraception



Millions of women in India seek contraceptive methods but lack access to options, leading to unintended pregnancies, unsafe abortions, and related health risks. While the overall unmet need for contraception has declined from 12.9 percent (2016-17) to 9.4 percent (2019-21), one in five young women aged 15 to 24 still express a need for choices to space or limit births. This demographic specifically highlights the necessity for diverse contraceptive methods that can be accessed without embarrassment, fear of side effects, or a lack of comprehensive information.

### Limited Economic Opportunities



Women face barriers to full economic participation and empowerment including lack of access to disposable income. Limited access to disposable income may prevent women from accessing formal financial services, such as savings accounts, credit, and insurance, and make it difficult to afford health insurance premiums, co-payments, and out-of-pocket healthcare expenses.

### Financial and Digital Literacy Gap



Only 24 percent of women in India meet the Reserve Bank of India's criteria for basic financial literacy, as highlighted in a report by SEBI. This shortfall in foundational financial knowledge not only hampers women's ability to independently manage financial planning, banking, and investment activities but also restricts their financial autonomy. A digital divide further excludes women from the burgeoning online job market, healthcare information systems, e-commerce, and formal financial services, thereby limiting their potential for income generation and overall life quality improvement.

## WOHLA's Areas of Strategic Focus



### Demographic Focus

WOHLA is dedicated to empowering young women aged 19 to 29 from lower and middle-income backgrounds in urban and peri-urban areas. This target demographic is at the heart of WOHLA's initiatives, designed to address their unique health and economic challenges.



### Geographic Priorities

WOHLA's initial efforts are concentrated in the states of Assam, Delhi, Karnataka, Maharashtra, and Meghalaya, with plans to expand to additional priority areas identified in collaboration with other donors and investors. The aim is to extend WOHLA's impact to a national level, reaching young women across India with tailored interventions.

## Thematic Areas for Intervention

To effectively serve the target demographic, WOHLA has outlined five cohesive thematic areas, each aimed at addressing key aspects of young women's health and economic empowerment:

### Platforms for Innovation and Enterprise:

Creating avenues for innovation and establishing enterprises focused on women's health and livelihoods.

### Financial and Resource Access:

Boosting both financial and non-financial support for women's health and livelihood initiatives.

**Uptake of Health Services:** Increasing access and utilization of health services by young women in the targeted regions.

### Leadership and Efficiency in Healthcare:

Promoting women's leadership roles and catalyzing efficiency within the health workforce.

**Advocacy for Women's Priorities:** Strengthening efforts to advocate for women's health and livelihood issues among various stakeholders.





## Intervention Strategies

WOHLA will target its core thematic areas and unite efforts around three pivotal intervention strategies:



### Increasing Financial Literacy

WOHLA will equip women with the necessary knowledge and tools for informed financial decision-making, thereby promoting savings and access to formal credit. This initiative is aimed at empowering women to prioritize their health and plan effectively for their well-being.



### Improve Access to Social Protection through Government Schemes

WOHLA will facilitate access to government welfare schemes and social protection measures, ensuring that women can obtain the medical care they need, even in financially constrained circumstances. This initiative will include partnerships, such as with the Common Service Centers (CSC)<sup>2</sup>, to educate and guide women on how to avail themselves of these schemes.



### Offer Access to Sexual and Reproductive Healthcare

Through a network of partners, WOHLA will provide comprehensive access to information, products, and services related to sexual and reproductive health, starting with the identification and training of women's health champions to lead and support community engagement efforts.

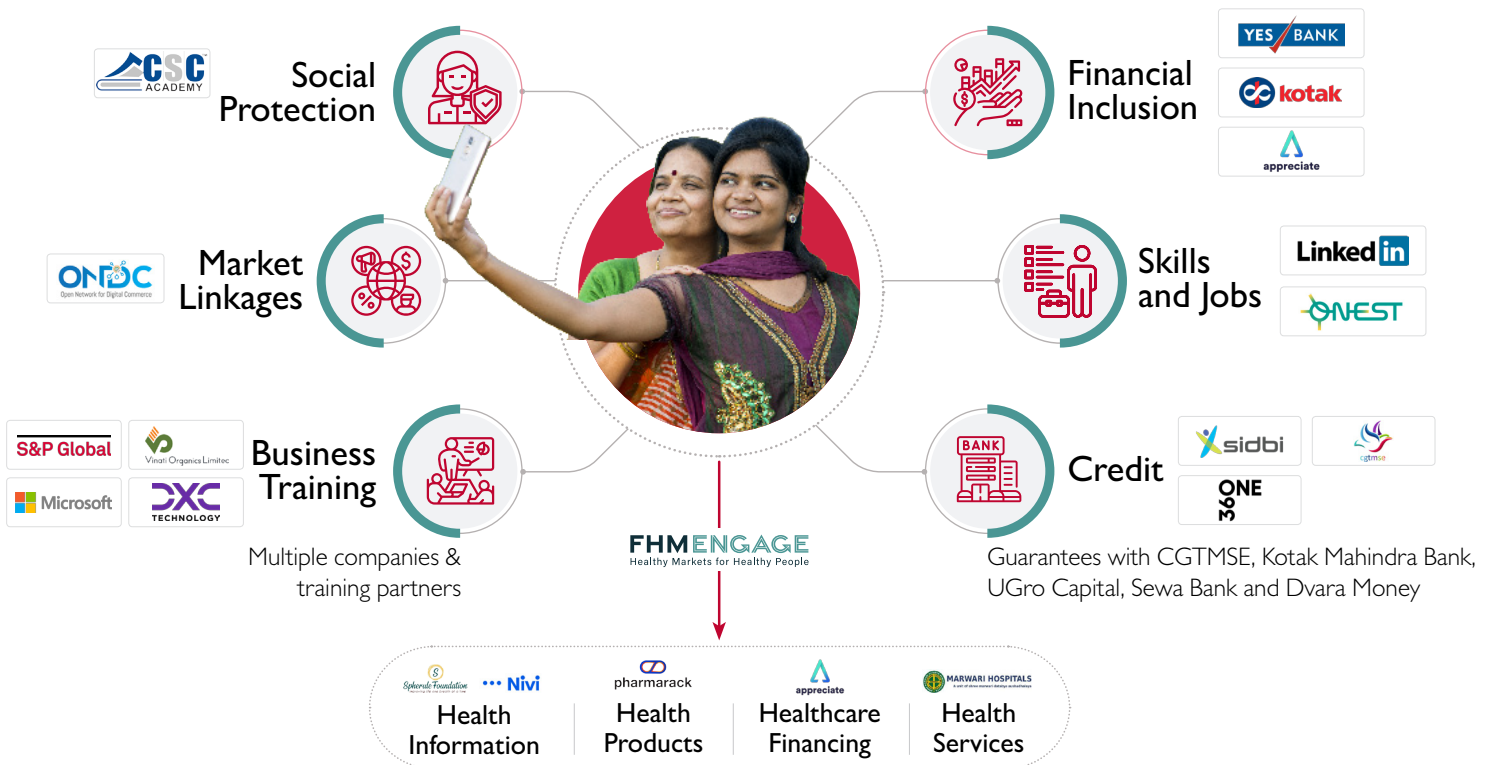


## Ecosystem of Support

Through multiple interventions, WOHLA will increase access to healthcare information, products, and services and unlock access to livelihood interventions to empower young women holistically.

## We are creating an ecosystem of support for women workers and entrepreneurs

We are in discussions with multiple private, public, philanthropic entities to create a holistic ecosystem of support for women



<sup>2</sup> A key component of the Government of India's National e-Governance Plan (NeGP), aimed at providing government services and information to citizens in rural and remote areas through digital means

## WOHLA Partners

WOHLA will be comprised of a diverse variety of domestic partners with the ability to leverage expertise and resources to align with USAID India's localization goals for impact and sustainability.



### Founding Partners

With technical support from USAID's FHM Engage, WOHLA will be co-created and managed by the Samhita-CGF platform management team (PMT).



### Advisory Committee

The committee – comprised of experts from healthcare, finance, and other sectors – will support the capitalization of networks to mobilize large financial contributions and build high-impact coalitions and partnerships.



### Anchor/Catalytic Partners

An array of partners will provide technical assistance and funding to co-design market development interventions (which may be cause-oriented, business-oriented, and/or community-oriented) to support the implementation of activities around WOHLA thematic areas.



### Solution/Implementation Partners

These partners will support WOHLA by enabling access to products and services for women's health and livelihoods; coordinating on sourcing, local infrastructure, and innovative delivery channels; and ensuring effective and sustainable execution of WOHLA's objectives.



## WOHLA market actors: supply & demand partnerships (Achievements as of September 30, 2024)

### E-Commerce

**At Home:** when she needs it, tele-consult & door delivery. Target is for 10,000 youth access products through IMG in first year

**Status** – Partnership with IMG being linked on CSC channel and with Nivi referral

### Brick & Mortar

Point of sale chemists target is for 50,000 chemists to have basket of choices

#### Status

- ▶ 4724 chemists on-boarded through Nivi
- ▶ 46,000 chemists being tracked on Pharmarack platform across five states
- ▶ Distributor financing through Appreciate now initiated (likely to reach 30,000 chemists)

**Service Providers to provide range of methods**  
Health care providers / clinics supported  
**Status** – 3,996 allopathic clinics on-boarded in Nivi app across five states

### Digital channels to reach youth

**Online channels:** Target is for curated information to reach 20 million\*, 200,000 engaged

**Status** – 19 mn reach, 77,000 youth engaged

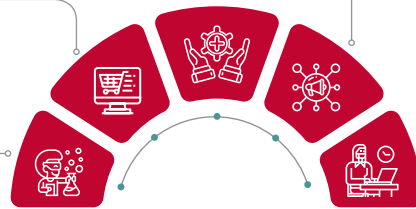
### Reach Girls and Young Women at place of Work/Education/Skilling

New channels for IPC initiated

- ▶ Common Service Centers
- ▶ CSR to support NGO working on skilling
- ▶ Workplace interventions

Target is to support 1,000,000 women till Sep 2026

**Status** – 633 champions created in new channels which have sensitized 169,172 women



**Nine commercial manufacturers and marketing agencies have engaged so far to support more than 10 new brands for marketing and distribution under FHM Engage WOHLA initiative**

