

INSIGHTS STUDY

Improving Access to Clean Energy and Climate Adaptive Solutions through Last Mile Women Entrepreneurs in Bihar

What are the lessons learnt from the first year of building and activating the Sakhi network?



ABOUT THIS REPORT

SSP's rural entrepreneurship program has evolved over the years as a solution to accelerate socio-economic transformations in the lives of marginalized women. Furthermore, it has shaped up to be an effective way to create awareness, distribute and sell relevant products to rural consumers leveraging these last mile women entrepreneurs called Sakhis. For more than a decade, SSP has collaborated with donor organizations and private sector partners to improve access to clean energy products among rural consumers. In partnership with Misereor, SSP had launched a similar 3-year program in Nalanda and Gaya districts of Bihar in December 2020. However, this time the challenges were different. The last decade has witnessed a gradual improvement in access to grid connected electricity in the rural households of Bihar limiting the demand for off grid solar energy products. COVID19 halted on the ground activities for 5 to 6 months in the first year of the program. This insights report aims to capture the lessons learnt from the first year of building and activating the Sakhi network, and key interventions for way forward.

ACKNOWLEDGEMENTS

Under the COVID 19 circumstances we conducted the research for this insights report remotely using online meeting platforms exclusively. However, this would not have been possible without the strong support from the SSP management team, field team, and the respondents. We would take this opportunity to thank Gautam Kumar and Rajnish Kumar for their continuous support in coordinating and scheduling the interviews, ensuring we get the right insights and sharing key inputs we required for the research. Block Coordinators Mr. Vishal Kumar, Mr. Ramkumar Verma, Smt. Archana Bharati and Mr. Jitendra Kumar were part of the field coordination team and helped the research team in scheduling the interviews and ensuring availability of the respondents for remote interviews. We thank them for their crucial support. We want to extend our gratitude to Prema Gopalan, Upmanyu Patil, Baby Varghese, Jiji Sebastian, Palas Chatterjee, and Chandran Puthiyottil for their key inputs and feedback in shaping our research and this insights report. Finally, we want to express our heartfelt thanks to the Sakhis, Super Sakhis, Rural Consumers and Business Partners who took out their time and participated in the interviews.





Swayam Shikshan Prayog

Swayam Shikshan Prayog (SSP) stands for self-education for empowerment and aims to bring grassroots women from margin to mainstream to achieve inclusive, sustainable development. By choice, SSP works in and has scaled to 16 climate-threatened rural districts across India. In the last two decades, SSP has built robust ecosystems - community level federations, associate non-profit companies, producer companies, and social enterprises that enhance women's access to their rights, entitlements, skills, and health-enhancing opportunities. Since 2009, SSP has partnered with private, public stakeholders to spawn a generation of over 2,00,000 empowered women.



Re-emerging World

Re-emerging World (ReW) is a strategic advisory firm working with leading Multinational Corporations (MNCs), Businesses, Social Entrepreneurs, and Institutions on their inclusive growth agenda in emerging markets. ReW has delivered 80+ Projects in 11 Countries across 12 Development Sectors. ReW has collaborated with SSP as a knowledge and program management partner for over 15 years now and has undertaken the research and development of this Insights Report.

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List of Abbreviations

ASHA	Accredited Social Health Activist
COVID	Coronavirus Disease
EMI	Equated Monthly Installment
LED	Light Emitting Diode
MUDRA	Micro Units Development and Refinance Agency
MW	Mega Watt
SEC	Socio-Economic Classification
SHG	Self Help Group
SSP	Swayam Sikhshan Prayog
SURE	Sakhi Unique Rural Enterprise
WASH	Water, Sanitation and Hygiene

EXECUTIVE SUMMARY

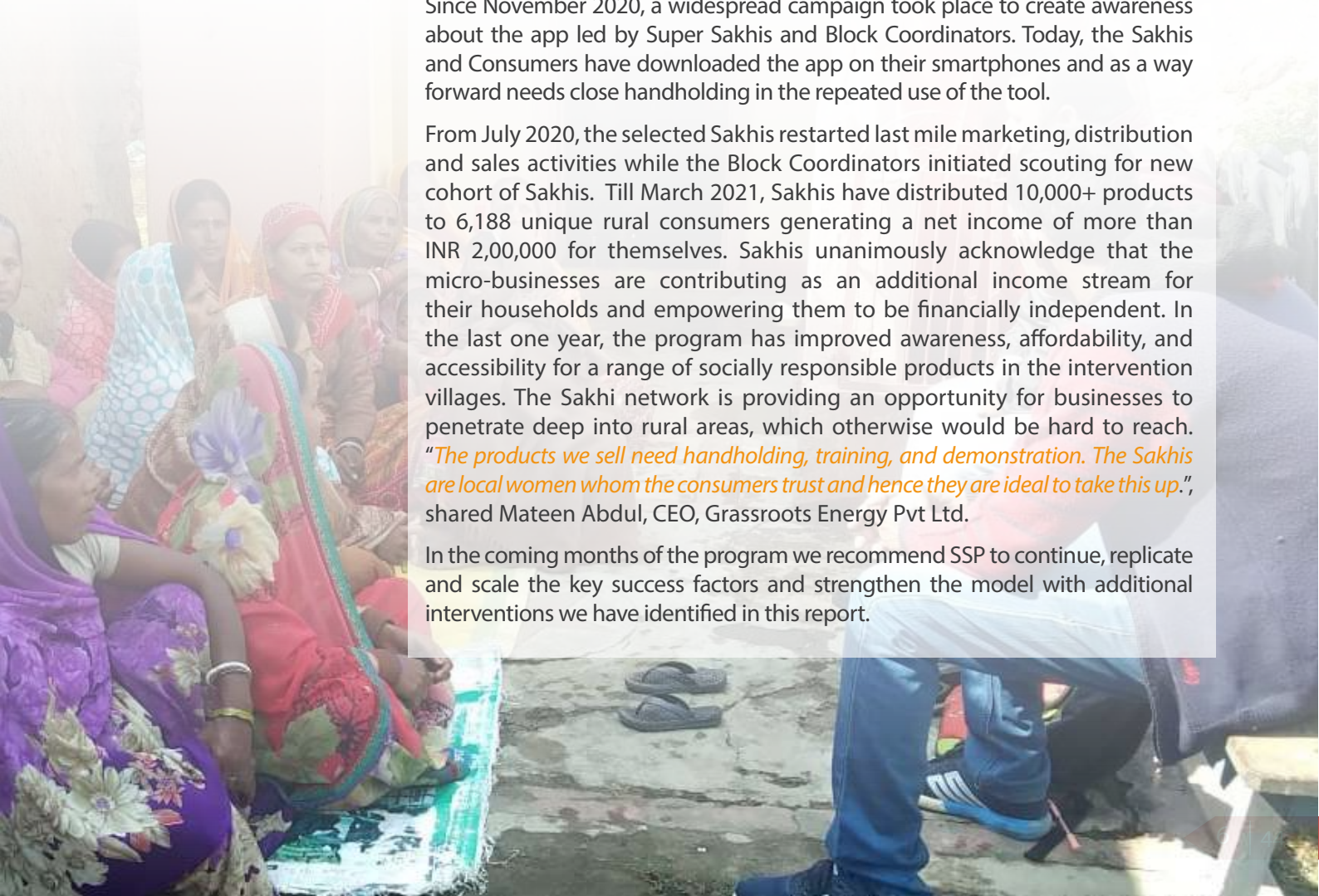
“If Bihar were a country, it would have the lowest share of working women in the world” – states the Gender Report Card 2019 published by the State Government of Bihar. Only 25% of rural women in Bihar have undergone 10 or more years of schooling, while more than 50% of rural women in Bihar are illiterate. In a state where the per capita income is 35 to 40% lower than the national average, there are very few opportunities for marginalized rural women to participate in economic engagements. SSP challenged this status quo over a decade back with introduction of clean energy products through women as last mile delivery agents.

However, the access to grid-connected energy has improved over the years in rural Bihar which has limited the demand for off-grid solar energy products. In this backdrop, SSP recognized the need to diversify the Sakhi basket into a broader portfolio to deliver relevant energy products along with climate adaptive solutions. *“Had I been selling only Solar Energy Products, I would not have generated a regular income from this business”*, shares Tara Devi who has started her Sakhi venture in 2020.

The program witnessed another crisis in its first year of implementation – COVID19. Since lockdown in March 2020, SSP quickly adapted to a low physical and high remote mode of program delivery. Sakhis who immersed themselves in COVID relief work got recognition in the community, which later became a key success factor for marketing their products. To turn the crisis into opportunity, SSP partnered with Gaavkhoj to launch an online platform that gives Super Sakhis, Sakhis and Consumers an opportunity to digitally order products. Since November 2020, a widespread campaign took place to create awareness about the app led by Super Sakhis and Block Coordinators. Today, the Sakhis and Consumers have downloaded the app on their smartphones and as a way forward needs close handholding in the repeated use of the tool.

From July 2020, the selected Sakhis restarted last mile marketing, distribution and sales activities while the Block Coordinators initiated scouting for new cohort of Sakhis. Till March 2021, Sakhis have distributed 10,000+ products to 6,188 unique rural consumers generating a net income of more than INR 2,00,000 for themselves. Sakhis unanimously acknowledge that the micro-businesses are contributing as an additional income stream for their households and empowering them to be financially independent. In the last one year, the program has improved awareness, affordability, and accessibility for a range of socially responsible products in the intervention villages. The Sakhi network is providing an opportunity for businesses to penetrate deep into rural areas, which otherwise would be hard to reach. *“The products we sell need handholding, training, and demonstration. The Sakhis are local women whom the consumers trust and hence they are ideal to take this up.”*, shared Mateen Abdul, CEO, Grassroots Energy Pvt Ltd.

In the coming months of the program we recommend SSP to continue, replicate and scale the key success factors and strengthen the model with additional interventions we have identified in this report.



01

UNDERSTANDING THE NEED

WHY THIS PROJECT?

1.1

WHAT WAS THE ENERGY ACCESS SITUATION IN BIHAR WHEN THIS PROJECT WAS INITIATED, AND WHAT WERE THE PROJECT IMPLICATIONS?

1.2

WHY DO WE NEED WOMEN AS LAST MILE AGENTS?

1.3

WHAT IMPLICATIONS DID COVID 19 HAVE IN THE FIRST YEAR OF THE PROJECT?

1.1

WHAT WAS THE ENERGY ACCESS SITUATION IN BIHAR WHEN THIS PROJECT WAS INITIATED, AND WHAT WERE THE PROJECT IMPLICATIONS?



KEY INSIGHTS

- The last decade has witnessed a gradual improvement in access to grid connected electricity in the rural households of Bihar
- The changing landscape of access to grid connected electricity has limited the demand for off grid solar energy products
- To support and sustain the Sakhi network the program has went beyond an exclusive clean energy basket

In 2019-20¹, 96.3% of the Rural Population in Bihar were living in households with grid-connected electricity as compared to 60% in 2015-16

Between 2014 to 2019, the Central Generating Station has doubled its power allocation to Bihar from 1918 MW to 3709 MW, thus contributing to increased access to grid-connected electricity and reduced power outages. Sakhis and Super Sakhis we spoke to shared that the households in their villages today have better access to electricity and face power outages of 2 to 3 hours per day on an average as compared to 8 to 10 hours 4-5 years back. *“Our village now has uninterrupted power supply since 2018 with 1 or 2 hours of power cut in the evening,”* shared Anita Kumari, Super Sakhi from Haripur Village of Nalanda District. Anita, who was also a Sakhi in the previous phase of the project and sold 230 Solar Products between 2017 to 2018, feels the demand for off-grid solar products has reduced in the current phase of the project.

3.25 Million²

Households Electrified in Bihar from Oct 2017 to Mar 2019

21.83 Hours³

Average Duration of Electricity Supply per Day in Rural Bihar, 2019

RECOMMENDATION

1. Map cleaner energy needs in the village ecosystem beyond households – in education, agriculture, health, community engagement

2. Identify energy efficiency needs. For instance, LED Bulbs introduced through Sakhi network is one of the bestsellers now in her basket.

As a result, Solar Energy products today have witnessed truncated use, specifically as emergency lights during the 2-to-3-hour power cuts in the evening

From July to December 2020, only 789 d.light solar lamps have been distributed through the Sakhi network. *“We are aware of the limited demand in Solar Energy products due to the changing energy access landscape and are diversifying into products to deliver current needs of the rural consumers,”* shared Ramesh Tule, Retail Distribution Head, d.light Energy Private Limited. Today d.light is planning to collaborate with SSP to explore the needs of relevant energy products like Solar Fan, Solar Torch and Smartphone Power Bank.

1. http://rchiips.org/NFHS/NFHS-5_FCTS/FactSheet_BR.pdf
2. https://powermin.gov.in/sites/default/files/uploads/LS18072019_Eng.pdf
3. <https://pib.gov.in/PressReleaseDetail.aspx?PRID=1592833>



Had I been selling only Solar Energy Products, I would not have generated a regular income from this business

TARA DEVI,
Sakhi
Mohara Block, Gaya District

In this backdrop, SSP recognized the need and decided to diversify into a broader portfolio to deliver health, hygiene, and climate adaptive solutions – to financially sustain the Sakhi network

Since August 2020, when the Sakhis who were recruited in this phase of the project started actively marketing, distributing, and promoting products – SSP recognized the need for expanding beyond an exclusive clean energy basket. Almost all the Sakhis we spoke to felt this intervention has helped them develop Sakhi Business into a reliable income stream and keep them motivated. Today the Sakhi basket contains a range of products from conventional energy efficient solutions, health and hygiene products, and organic farm inputs.

Exhibit 1 At a Glance: Products distributed through Sakhi Network from July 2020 to March 2021
Note: Sakhis had started to actively sell from July 2020 after COVID induced lockdown was uplifted

Till March 2021, Sakhis have distributed 10,000+ products to 6,188 unique rural consumers generating a net income of more than INR 2,00,000 for themselves





1.2

WHY WOMEN AS LAST MILE DELIVERY AGENTS?

KEY INSIGHTS

- Ample opportunities to impact the lives of rural women in Bihar through a structured entrepreneurship program
- Products which address well-being needs of the family can reach more effectively through Women
- Women are better adopters of micro-businesses than men

IF BIHAR WERE A COUNTRY, IT WOULD HAVE THE LOWEST SHARE OF WORKING WOMEN IN THE WORLD

Government of Bihar
Gender Report Card - 2019

There are limited livelihood opportunities for rural women in Bihar; SSP's entrepreneurship program has evolved over the years as a solution to catalyse socio-economic transformations in their lives

Only 25% of rural women in Bihar have undergone 10 or more years of schooling, while more than 50% of rural women in Bihar are illiterate. In a state, where the per capita income is 35 to 40% lower than the national average, there are very few opportunities for marginalized rural women. Beyond local government opportunities like ASHA workers and Anganwadi Sevikas and livelihood programs financed by large multilateral foundations, rural women from Bihar can seldom participate in economic engagements.



Women are better with smaller businesses with INR 3000-4000 monthly revenue where they can take care of the home and run the business at the same time

SANGITA DEVI,
Sakhi
Tikrachhak Village, Gaya District

Given the nature of work, time and effort needed, and inherent qualities required – Women are better adopters of part-time micro-businesses than Men

Women are more eligible to start a micro-business from home, spending 3 to 5 hours a day where they can create a livelihood opportunity and look after their household chores simultaneously. Super Sakhi Anita Kumari believes, *"Women listen carefully and hence understand what her community needs."* Moreover, micro-businesses need an entrepreneur to go to adjoining villages and create awareness, which men will not be interested in doing.



Sakhi Didi makes us understand why this product is needed. It is better if Women sell the products.

MINTU DEVI, Consumer Nalanda District

Why WOMEN are more EFFECTIVE as Last Mile Agents?



TRUSTWORTHINESS



BETTER NETWORK THAN MEN



UNDERSTANDS WELL BEING NEEDS OF TARGET CUSTOMERS

Women as last mile delivery agents improve the effectiveness of marketing, distributing, and selling products that address the well-being needs of the consumer households

Women leverage their formal and informal networks to spread awareness about the products that they sell. Super Sakhi Dharmashila Devi says, *“In a home, women decides what to purchase for the health and well-being of the family”*. So when these products are marketed and distributed through women, it improves the effectiveness of last mile delivery. Besides, local women generate trust among the target customers. *“We trust her as she stays in our village.”*, shares Asha Devi from Damodara village of Gaya District. Asha Devi has purchased one solar lamp and a few LED bulbs from Chunni Devi, Sakhi from her village and has now become a regular buyer of Sanitary Pads.



Women will meet and chat among themselves at least for 30 minutes in a day. This is good for networking and marketing about the products.

RENU SINHA, Sakhi, Soiyapur Village, Gaya District





1.3

WHAT IMPLICATIONS DID COVID 19 HAVE IN THE FIRST YEAR OF THE PROJECT?

KEY INSIGHTS

- The selected Sakhis could actively market, distribute and sell the products in the last 5 to 6 months of 2020
- Sakhis who immersed themselves in COVID relief work got recognition in the community, which later became a key success factor for marketing their products
- Digital empowerment is no longer “good to have”, but a necessity to sustain and scale up Sakhi Businesses

RECOMMENDATION

Provide access to smartphones to Sakhis and Super Sakhis

1. Identify partnerships to provide interest free EMI options for Sakhis to purchase affordable smartphone handsets
2. Explore the possibility of coaching Super Sakhi to become a smartphone micro-distributor to improve digital penetration

In the last one year, the project has evolved its mode of delivery to a hybrid physical-plus-digital method

SSP was quick to adapt to a digital mode of project delivery since the very beginning of COVID induced lockdown. Sakhis were trained in using smartphones, communicating over WhatsApp, and joining online meetings through Zoom. Almost all the Sakhis we interviewed shared it was for the first time they used a digital platform for training and periodic meetings. *“Online meeting saves travel time and cost; we can now learn sitting at home”*, shared Renu Sinha, Sakhi from Gaya District. Even after the lockdown was uplifted in July 2020, selected meetings and training are continued online. However, still, the majority of the Sakhis do not have their own smartphones which limits their possibility of reaping the advantages of going digital up to its full extent.

Exhibit 2 Delivery of key project interventions in the last one year

TIMELINES	PRE-COVID			COVID INDUCED LOCKDOWN			POST LOCKDOWN					
	Jan 2020	Feb 2020	Mar 2020	Apr 2020	May 2020	Jun 2020	Jul 2020	Aug 2020	Sep 2020	Oct 2020	Nov 2020	Dec 2020
KEY PROJECT ACTIVITIES	INITIAL ROUND OF SAKHI SELECTION			REMOTE TRAININGS	SAKHI LED RELIEF WORK FOR VULNERABLE COMMUNITIES IN 600 HH	REMOTE TRAININGS	RESUMING SAKHI SELECTION, DELIVERY OF PRODUCTS TO SAKHIS		SAKHI SELECTION ACCELERATES, SAKHIS START ACTIVELY MARKETING, DISTRIBUTING AND SELLING PRODUCTS			
MODE OF DELIVERY	PHYSICAL			HIGH REMOTE – LOW PHYSICAL			HIGH PHYSICAL – LOW REMOTE					

The program has identified Digital Empowerment as the “next normal” for transforming rural women into micro-entrepreneurs

With a view to strengthen the use of digital technologies in the post COVID phase of the program, SSP partnered with **Gaavkhaj** to launch an online platform that gives Super Sakhis, Sakhis and Consumers to digitally order products. Since November 2020, a widespread campaign took place to create awareness about the app led by Super Sakhis and Block Coordinators. Today, the Sakhis and Consumers have downloaded the app on their smartphones and as a way forward, needs close handholding in the repeated use of the tool.



Gaavkhaj App: Launch of an innovative digital platform to help rural Consumers, Sakhis and Super Sakhis order digitally



1,860 Products

Booked by Sakhis using Gaavkhaj App from Oct 2020 to March 2021

RECOMMENDATION

Look at the possibility of realizing a “Digital Sakhi, Digital Gaav” vision through this program

1. Explore if Sakhis can be provided a smartphone on the day of formal onboarding
2. Create a dedicated digital empowerment module for all Sakhis including demonstrations of using smartphones, WhatsApp (for digital marketing), and online meeting
3. Drive the adoption and repeated use of Gaavkhaj App for digital ordering
4. Plan introducing digital payments for purchasing products

02

THEORY OF CHANGE AND OPERATING MODEL

WHAT IS THE MODEL?

2.1

WHAT IS THE THEORY OF CHANGE FOR THIS PROJECT?

2.2

WHAT IS THE OPERATING MODEL DESIGNED TO DELIVER CLEAN ENERGY SOLUTIONS?



2.1

WHAT IS THE THEORY OF CHANGE FOR THIS PROJECT?

KEY INSIGHTS

- The project aims to improve awareness and access to clean energy solutions in 600 target villages through last mile women entrepreneur networks and a conducive ecosystem
- To realise its goal the project will recruit and train 200 grassroots women and transform as clean energy entrepreneurs
- Additionally, the program will empower 20 local women as business mentors or Super Sakhis who will coach the Sakhis under them

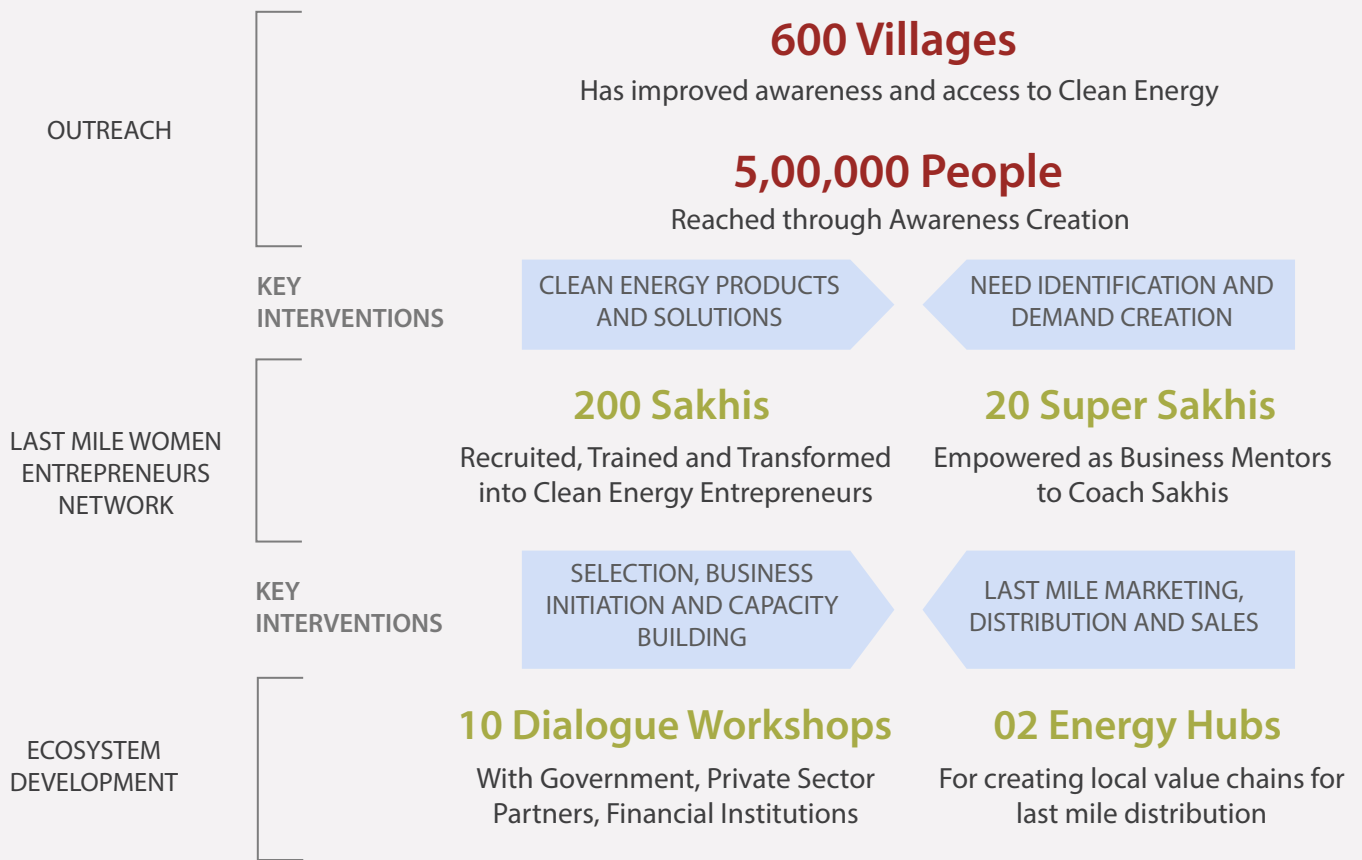
SSP has designed a theory of change for this program by creating last mile energy entrepreneurs and developing a conducive ecosystem where the network can thrive and sustain

Exhibit 3 Intervention Districts



Through this program, SSP wants to improve awareness and access to clean energy for 5,00,000 people across 600 villages in Nalanda and Gaya District of Bihar. To achieve that, SSP has designed a theory of change that takes into consideration empowering local women as micro-entrepreneurs who can lead last mile marketing, distribution and sales of clean energy products. This network will be structured with two levels of entrepreneurs – a) Sakhis at village level who popularize the use of clean energy products in her catchment of 2 to 3 villages and b) Super Sakhis at cluster level who will coach a cohort of 8 to 10 Sakhis under her to initiate, run and sustain their businesses. To support this network SSP considers developing a conducive ecosystem by engaging relevant stakeholders and creating community resource centres cum energy hubs.

Exhibit 4 Theory of Change: Improved Access to Clean Energy through Sakhi Network in underserved villages in Bihar by the end of 2022





2.2

WHAT IS THE OPERATING MODEL DESIGNED TO DELIVER CLEAN ENERGY SOLUTIONS?

KEY INSIGHTS

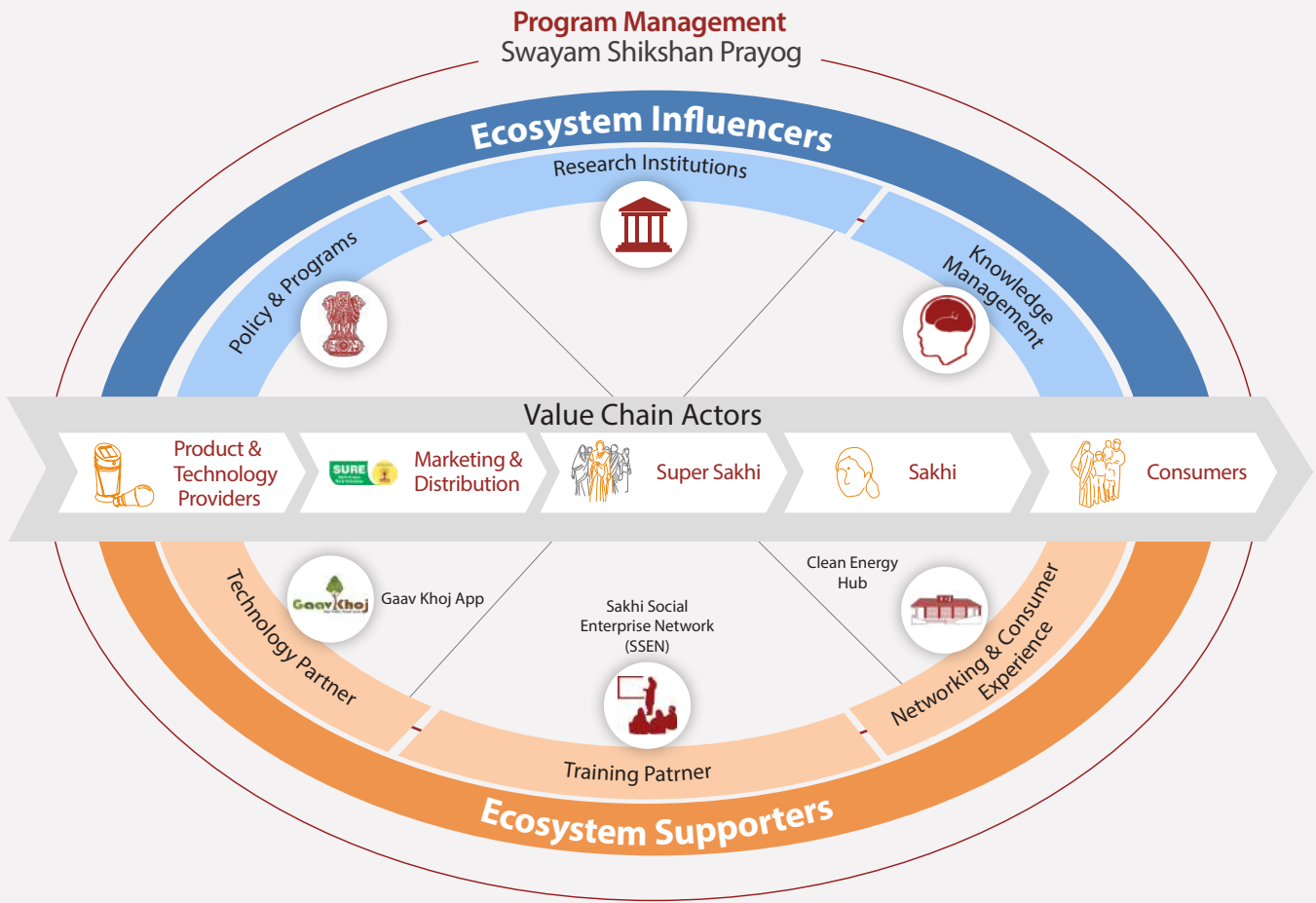
- Clean Energy Entrepreneurs cannot exist in isolation, it needs an enabling ecosystem
- Multiple stakeholders with common ambitions have come together to create a win-win collaboration through this model

The core value chain actors execute the model while key ecosystem partners support and influence the interventions

At the centre of the model lies the Sakhis and Super Sakhis – the clean energy women entrepreneurs responsible for last mile marketing, distribution, and sales. *Sakhis* are rural women who are selected from a catchment of 2 to 3 villages and responsible for creating awareness locally among potential customers, generate latent demand and sell clean energy products. *Super Sakhis* manage 8 to 10 Sakhis - which means they are responsible for recruiting them, initiating their businesses, coaching and mentoring them till the time the Sakhis become independent. Super Sakhis initially are selected as Sakhis who evolve and gradually become skilled enough to train other women and expand into a cluster level business. Super Sakhis are supported by *Block Coordinators* of the program and each Block Coordinator can manage up to 3 to 5 Super Sakhis. Clean Energy businesses distribute their products through SURE to Super Sakhis which eventually reach the rural consumers through the Sakhis.

SSP's ecosystem approach considers supporting the core value chain through technology partners, consumer experience centres, and training organizations.

Exhibit 5 Last Mile Women Entrepreneurship Ecosystem for Clean Energy Access



AT A GLANCE: SAKHI'S PROFILE

Quick Facts



INR 2,000
Starting Capital for most Sakhis



5 Months
Average Experience per Sakhi



15-25 Consumers
Regular monthly customers per Sakhi



INR 2,500 per month
Average worth of products purchased per Sakhi

Ownership Status of White goods



100%
Electricity



100%
Ceiling Fan



100%
LPG stove



67%
Color TV



67%
Agricultural Land



17%
Own Feature phone



42%
Own Smartphone



42%
Refrigerator



58%
Two Wheelers



Socio Economic Conditions



6 Members
Mean Household Size



Education
Mostly Secondary



INR 60,000-80,000
Annual household income for most Sakhis



4 Children
For most Sakhis



Primary Livelihood Source
Mostly Agriculture and Business



SEC Classification
Mostly B1 category

Note : The analysis is based on interviewing 12 Sakhis who have started to actively sell products from July 2020

SAKHI CASE STUDY



“The income from Sakhi Business takes care of our daily need items, as earnings from agriculture and my husband’s salary are saved for future.”

REENU SINHA
Soyiapur Village, Gaya District

REENU SINHA, from Gaya District is adopting all the right practices as a Sakhi and experiencing success in her business by generating an average monthly revenue of INR 4,000. Let us find out what are her key success factors.

SAKHI BUSINESS AT A GLANCE



August 2020

Started actively selling products as a Sakhi



INR 2,500

Starting Capital to initiate Sakhi Business



INR 4,000

Average Monthly Worth of Products Purchased



2 to 3 Villages

Catchment area where she travels for Sakhi Business

KEY LEARNINGS

- Sakhis who travel to adjoining 2 to 3 villages can experience a higher volume of monthly sales
- Reenu leverages her SHG groups, female students of her husband, and informal networks in her village for marketing and promotions
- She owns a smartphone and feels it has eased the way she receives training

Reenu is an experienced Clean Energy Sakhi; she ran the Sakhi business for a year selling induction cooktops, solar lamps, and LED bulbs in the previous phase of the Misereor supported SSP program. “*I can say with confidence no one has made losses in this business.*”, shared a, enthusiastic Reenu who has leveraged her experience to quickly accelerate her business in this phase.

The Sinhas are a family of three – Reenu’s 24 year old son is pursuing Post-Graduation in English from Magadh University while her husband is a school teacher earning a yearly salary of INR 40,000 to 50,000. With the income from agriculture, the family can earn upto INR 85,000 in a year. “*I wanted to make some additional income for the family. So, I did not think twice when I got the opportunity again*”, shared Reenu.



1.3 to 2X

Worth of Products purchased Monthly as compared to most Sakhis



5X

Increase in Customer base from June 2020 to Feb 2021

What are her Key Success Factors?

Reenu is a self-motivated Sakhi and has adopted all the right practices for her success. In June 2020, she purchased INR 2,500 worth of Solar Lamps and could sell all her products even when most Sakhis feel the demand for Solar Products have seen a downward trend. In the last eight months, Reenu has acquired 22 regular customers who purchases Sanitary Pads, LED bulbs and Bio-compost from her.

For last mile marketing, distribution and sales Reenu leverages different networks of women – SHG members, female students of her husband and young girls who informally learns sewing and cooking from her. This has helped Reenu create awareness about her products and acquire new customers.

Reenu is using her own smartphone since the last one year which has helped her access digital trainings. She has downloaded the Gaavkhaj App on her smartphone and plans to use it in future. *“Online meetings saves travel time and cost; we can now learn sitting at home.”* Reenu expressed her desire to learn digital payments now.

QUICK FACTS: SAKHI PROFILE



03 Members

Household Size



INR 75-85,000

Monthly Household Income



Graduate

Sakhi's Education Level



SEC A3

Sakhi's Socio-economic Classification

What are her Plans to grow the Sakhi Business?

“I would want to invest in setting up a shop in the next one year”, Reenu told us about her plan. She feels last mile marketing, distribution and sales will be more effective if she has a store. Additionally, she wants to expand her business to two more adjoining villages. But, she is also cautious about the fact that a basket with exclusive energy products may restrict a regular income from the business and hence she wants to diversify into branded beauty products for women.

SAKHI CASE STUDY



“It is difficult for me to take out time in the middle of the other livelihood activities I am engaged in.”

SINTU KUMAR
Sidh Village, Gaya District

Despite being a serial entrepreneur **SINTU KUMAR** from Gaya District is finding it difficult to get a taste of success in her Sakhi Business. But why?

SAKHI BUISNESS AT A GLANCE



September 2020

Started actively selling products as a Sakhi



INR 2,000

Starting Capital for Sakhi Business



INR 1,000

Worth of Products Purchased in Feb '21



15 Customers

whom she sells Sakhi products per month

Sintu lost her husband 17 years back and since then she is raising her two children on her own. *“I want good education and health for my children”*, shared a motivated Sintu who is engaged in multiple income generating activities. She is an active SHG member under the Horticulture Department, runs a wheat flour mill, and has a small dairy business. Essentially, Sintu is a serial entrepreneur and rarely lets go off any livelihood opportunities. Hence, in January 2020, enthused by the possibility of an additional income source Sintu grabbed the opportunity of becoming a Sakhi. BUT, she is yet to find success in terms of the volume of monthly business



50%

Reduction in her current monthly investment as compared to her initial investment



25%

Less regular monthly customers than what most Sakhis have been able to acquire

What are her Key Success Factors?

There is a major difference between the nature of livelihood activities Sintu was engaged in and Sakhi Business. Here she needs to take out 3 to 4 hours a day, travel to 2 to 3 villages and market, distribute and sell the products. Already blocked by other activities, Sintu is finding it difficult to take out time for her Sakhi business.

Moreover, promotions, marketing and acquiring new customers are all new to Sintu. Hence even bestsellers of the Sakhi basket like LED bulbs are not finding their way to Sintu's customers. *"They are saying LED bulbs are expensive"*, claimed Sintu when we asked why her business is not picking up. So, it is even more difficult for her to sell Solar Lamps whose demand have plummeted due to the changing energy access landscape in Bihar.

Although, Sintu is engaged in diverse income generating activities, she does not have a retail point leveraging which she can market, distribute and sell the products.

QUICK FACTS: SAKHI PROFILE



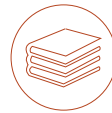
03 Members

Household Size



INR 80,000

Annual Household Income



10th Standard

Sakhi's Education Level



SEC B2

Socio-economic Classification

KEY LEARNINGS

- Women who are already engaged in multiple livelihood activities might not get a substantial window to market, distribute and sell products from her Sakhi business.
- Sakhis who run the business exclusively from their own village miss out on the opportunity to acquire potential customers from her neighboring 2 to 3 villages.
- Sakhis who have a small shop or kirana store has an existing customer base with whom they interact regularly increasing the effectiveness of marketing, distribution and sales of products from her Sakhi business.

What are her plans on growing the business?

Sintu acknowledges the limitations in her performance and at the same time realizes the importance of Sakhi Business in her life. *"Even if a business is generating an additional rupee for me, it is important"*, shared Sintu in a motivating tone.

Sintu is ambitious and has already downloaded the Gaavkhoj app on her smartphone. Going forward, this might enable her to grow her business even if she finds it difficult to travel frequently.

She understands that she needs to reach out to more women to sell more. *"The women in the house identifies what the household needs and asks the men to buy the products"*, shared Sintu Kumar. She also expressed her willingness to set up a Kirana Store (Local name for a small mom and pop store or shop in India) and believes it can help her grow the Sakhi business.

AT A GLANCE: SUPER SAKHI'S PROFILE

Quick Facts



09 Sakhis Managed
By each Super Sakhi on an Average



10 Villages
Average Catchment Area



INR 16,750
Average monthly value of cluster business



INR 3,875
Average monthly worth of Products purchased for own Sakhi business

Ownership Status of White goods



100%
Electricity



75%
Two Wheelers



100%
Ceiling Fan



100%
LPG stove



75%
Color TV



50%
Refrigerator



75%
Own Smartphone



25%
Own Feature phone



100%
Agricultural Land



Socio Economic Conditions



5.75 Members
Mean Household Size



Education
Mostly Higher Secondary



Mostly INR 1,00,000
Annual Household Income



3 Children
For most Super Sakhis



Primary Livelihood Source
Mostly Agriculture and Business



SEC Classification
Mostly A3 category

Note : The analysis is based on interviewing 4 Super Sakhis who have adopted the program in the last one year

03

BUILDING THE LAST MILE WOMEN ENTREPRENEURSHIP NETWORK

HOW DOES THIS WORK?

3.1

WHAT ARE THE INSIGHTS AROUND
ATTRACTING & IDENTIFYING SAKHIS?

3.2

WHAT ARE THE LESSONS AROUND BUILDING
THE CAPACITIES AND INITIATING THE BUSINESS
FOR SAKHIS?

3.3

WHAT HAS WORKED IN LAST MILE MARKETING,
DISTRIBUTION, AND SALES IN THE LAST ONE
YEAR?



3.1

WHAT ARE THE INSIGHTS AROUND ATTRACTING & IDENTIFYING SAKHIS?

KEY INSIGHTS

- Moderately literate women with family support who can travel to adjoining villages has the propensity to become successful Sakhis
- An additional income stream working part-time in and around her village is the key motivating factor for Sakhis
- Women who are already engaged in multiple livelihood activities will find it difficult to take out time for last mile marketing, distribution and sales

KEY SAKHI SELECTION CRITERIA

-  Education Level Minimum 8th Standard
-  Family permission and support to work as Sakhi
-  Can make an initial investment of INR 2,000 to 3,000
-  Socially Mobile
-  Recognized in the Community

Being socially mobile is an important selection criterion; it improves the success rate for Sakhis in generating revenues and help her scale

SSP has designed the Sakhi selection criteria keeping in mind the future of her business. It is expected that a Sakhi will in due time expand her business to 3 to 4 villages and travel to these adjoining villages for marketing and distribution activities. For this, being socially mobile and having support from her family becomes key criteria among others. *We observed through this research that the Sakhis who have started to travel to adjoining villages are generating business of INR 6,000 to 7,000 per month as compared to INR 2,000 to 3,000 for Sakhis who are yet to start moving out of their villages.* However, as the Sakhis have actively started to sell only since August 2020, they are yet to be coached on traveling to other villages.

RECOMMENDATION

Having Kirana Stores improves the effectiveness of Last Mile Marketing, Distribution and Sales of Sakhis we interviewed. Explore the possibility of including “Potential Sakhi has a Kirana Store” as a selection criterion.

Caveat: In some cases, having a Kirana Store restricts travelling of Sakhis as she tends to prioritize managing her Kirana Store than travelling to adjoining villages

Pre-COVID the Block Coordinators led on-the-ground Sakhi Selection which now after lockdown upliftment, is gradually being taken over by Super Sakhis

During the initial months of the project (from Dec-19 to mid-March-20), Block Coordinators scouted for new Sakhis by leveraging nodal points for women networks like Anganwadi Centres, ASHA, Livelihood SHGs, Local Administrative Units etc. The selected Sakhis continued to get trained and a few of the self-motivated Sakhis started informally speak other potential Sakhis. To formalize this, SSP selected Super Sakhis who had inducted a significant number of women and this helped the program scout for and recruited new women entrepreneurs in the business. For example, Sangita Devi who actively started to sell products as a Sakhi from October 2020, shared with us. *“I have already started selling products through 06 women, and 04 more interested women have expressed interest.”*



3.2

WHAT ARE THE LESSONS AROUND BUILDING THE CAPACITIES AND INITIATING THE BUSINESS FOR SAKHIS?

KEY INSIGHTS

- Generally, Sakhis need 2 to 3 meeting sessions with Super Sakhis including product demonstrations to initiate their businesses
- Most Sakhis can invest up to INR 2,000 to 3,000 from their savings or existing business to purchase products for the first time
- Block Coordinators and Super Sakhis support the Sakhis most in getting products delivered, marketing & promotions and coordination for group meetings

MOST SAKHIS ARE ABLE TO INVEST INR 2,000 TO 3,000 TO INITIATE THEIR BUSINESSES; FOR FEW OF THEM SUPER SAKHIS MAY SELL THE PRODUCT ON CREDIT AS AN INFORMAL BUSINESS INITIATION SUPPORT

For initiating their micro-businesses, Sakhis receive a one-time 3-4 hour training from SSP as a formal induction followed by 2 to 3 village level sessions from Super Sakhis

Sakhis in batches of 30-40 receive a 3 to 4 hour initial training on the program objectives, their roles and responsibilities, products, and overview of marketing, distribution and sales – through a district-level meeting arranged by SSP. Subsequently, they need 2 to 3 meeting sessions including product demonstrations, before they could actively start participating in promotions, distributions and sales. Most Sakhis can invest up to INR 2,000 to 3,000 for purchasing their initial inventory of products; however, in few cases, we observed Super Sakhis supporting them through offering credit for the first-time purchase.



Jeetendra bhैया (Block Coordinator) has travelled with me to 06 villages for promoting the products and helps me get the products delivered whenever I need them.

REETA DEVI,
Sakhi
Bele Village, Nalanda District

As continued support, Sakhis value the contributions from Super Sakhis and Block Coordinators in getting the products delivered and marketing & promotions support

There are three areas where the Sakhis value the handholding support by Super Sakhis and Block Coordinators the most – getting the products delivered, marketing the products, and informing them about upcoming meetings and training. When we asked about when can we expect them to do these activities independently, they mostly responded with six to twelve months. However, they feel they will continue to require demonstration and knowledge support whenever a new product is introduced. Besides, few Sakhis feel they are weak in marketing especially solar products. Sangita Devi from Mohara Block of Gaya District expressed, *“It is difficult to sell solar lamps nowadays, and it will be helpful if we can get a training on what are the other ways to market them.”*



3.3

WHAT HAS WORKED IN LAST MILE MARKETING, DISTRIBUTION, AND SALES IN THE LAST ONE YEAR?

KEY INSIGHTS

- Having a small shop improves the effectiveness of marketing and distribution of products
- Sakhis who have travelled to adjoining villages have acquired more customers and witnessed more sales
- Inclusion of socially responsible products in Sakhi basket have contributed most to their sales



I took a loan of INR 25,000 from my SHG after starting my Sakhi Business to build a shop. I believe I will be able to grow my Sakhi business through it.

MADHU DEVI,
Sakhi
Pathraura Village, Gaya District

Kirana Store or Shops have turned out to be effective enablers in marketing, distribution, and sales even if Sakhis have not traveled to adjoining villages

Sakhis who own a store or a small shop in the village are popular and already have a regular customer base. This helps them in marketing the products in their Sakhi portfolio. *"I tell my customers that I have this new product with me. They are already my customers, so they trust me. Dukaan se hi prachaar ho jata hain"*, shared Tara Devi, who sells bangles, bindi and other beauty products in her small store. A shop also supports stocking up products, and in distribution. The Sakhi owning a store whom we interviewed shared they mostly sell their Sakhi basket products from their store. However, there are limitations. In some cases, having a Kirana Store restricts the traveling of Sakhis as she tends to prioritize managing her Kirana Store than traveling to adjoining villages.

RECOMMENDATION

1. Conduct a focussed refresher training on the importance of travelling to 3 to 4 villages on increasing business volume. Include experience sharing and live success stories.
2. Explore the possibility of providing access to MUDRA scheme to Sakhis who are interested in setting up a store.

Sakhis who travel to adjoining villages for promotions, distribution and sales have a better chance of success in acquiring customers and generating a higher revenue

While most Sakhis we interviewed are making gross sales of around INR 2,000 per month, Reeta Devi from Nalanda District makes a monthly sale of INR 3,000 on average. Why? Simply because she travels to other villages, scouts for potential customers, and creates awareness about her products. Reeta Devi has traveled to 06 adjoining villages till now and already on her way to becoming a Super Sakhi. She has identified 5 women who are potential Sakhis and can work under her network. However, we observed that most Sakhis are still developing their businesses inside their villages and need a focused refresher training on the importance of traveling to neighbouring villages.

RECOMMENDATION

Map socially responsible products across various sectors beyond clean energy that are relevant for rural consumers in the Sakhi villages.

1. *Conduct a demand mapping exercise across Agriculture, WASH, Nutrition, and Education and shortlist products and solutions.*
2. *Have dialogue workshops with Private Sector partners who can leverage SSP's Sakhi network to market their socially responsible products to rural consumers.*

Selling energy efficient LED Bulbs and Sanitary Pads have helped the Sakhis increase their customer base and generate a regular cashflow in their businesses

"Sanitary Pads are bestsellers" – all Sakhis we interviewed unanimously agreed to this. Currently, 83% of Sakhis we interviewed are selling LED lamps regularly while 90% of Sakhis we interviewed are selling Sanitary Pads regularly – as compared to 40% of Sakhis who are selling Solar Lamps. In the improved access to grid-connected electricity landscape – the inclusion of socially responsible products has contributed to most of their sales. SSP had experimented with a portfolio of socially responsible products in this phase of the project and we recommend further look into additional relevant products which Sakhis can market, distribute and sell.

04

IMPACTS DELIVERED

HOW IS THE PROJECT MAKING A DIFFERENCE?

4.1

WHAT EMERGING IMPACTS HAVE THE SAKHIS EXPERIENCED IN THE LAST ONE YEAR?

4.2

HOW HAS THIS PROJECT BENEFITTED THE RURAL CONSUMERS IN THE INTERVENTION VILLAGES?

4.3

HOW IS THIS MODEL MAKING SENSE FOR BUSINESSES?



4.1

WHAT EMERGING IMPACTS HAVE THE SAKHIS EXPERIENCED IN THE LAST ONE YEAR?

KEY INSIGHTS

- Most Sakhis have actively participated in the Last Mile marketing, distribution and sales for 5 to 6 months and have just started to experience the program benefits
- However, most Sakhis we interviewed acknowledged the importance of the additional source of income through the micro-businesses
- Digital Inclusion has been one of the key unintended impacts emerging out in the first year of the program, and it needs scaling up



I take the decisions on how to use the money I earn from Sakhi Business. I mostly spend it on the education of my children and have purchased medicines.

SUNITA DEVI,
Sakhi
Nichalganj Village, Nalanda District

The micro-businesses are contributing as an additional income stream for the Sakhis and empowering them to be financially independent

In the initial year of the program, Sakhis we interviewed are able to generate monthly revenue of INR 2,000 to 3,000 with a profitability of 15 to 17% approximately. As most Sakhis have started to actively sell products since August 2020, they are yet to scale their businesses to the adjoining villages. Yet, Sakhis largely feel the microbusinesses are an additional source of income for them which they are able to use for educating their children, saving for themselves, or re-investing to grow the Sakhi business. Super Sakhis, who run their own Sakhi business along with managing a cluster of 8 to 10 Sakhis, have been able to generate a revenue of INR 15,000 to 20,000 per month with a net income of INR 2,000 to 3,000 on an average. But, most importantly, this is empowering women to become financially independent. *“Now, I do not have to ask my husband every time I need to buy something.”*, shared Sangita Devi, Sakhi from Gaya District with a smile.

Sakhis have garnered significant social recognition through COVID relief work, and last mile business engagements

From April to May 2020, selected Sakhis were extensively engaged in COVID relief work for 600 households with extremely distressed people. During that period, Sakhis identified elderly, widows, and differently abled people who needed support in last mile distribution of essential commodities. Later, when these Sakhis started active business engagements from July 2020, the village recognized them due to the trust and goodwill garnered during the relief work. In addition to that, through regular awareness sessions and promotional activities, Sakhis have created their own identity

600 Households

Supported by Sakhis through COVID relief work for from April to June 2020

among the rural consumers. *“Look, Sakhi Didi is going”* – shared Madhu Devi when we asked her what people say when they see her in the village.

RECOMMENDATION

1. Accelerate the adoption and use of Gaavkhoj App among Sakhis, Super Sakhis, and Consumers
2. Improve the use of Digital Technologies in Last Mile Marketing, Distribution, and Sales e.g. WhatsApp for digital marketing
3. To increase the outreach of digital inclusion - look at the possibility of providing access to affordable smartphones to Sakhis
4. Plan introducing digital payments through structured training modules

Digital Inclusion has been one of the key unintended impacts emerging out in the first year of the program, and it needs scaling up

SSP was quick to adapt to a digital mode of project delivery since the very beginning of COVID induced lockdown. Sakhis were trained in using smartphones, communicating over WhatsApp, and joining online meetings through Zoom. Almost all the Sakhis we interviewed shared it was for the first time they used a digital platform for training and periodic meetings. *“Online meeting saves travel time and cost, and we can now learn sitting at home,”* shared Renu Sinha, Sakhi from Gaya District. Even after the lockdown was uplifted in July 2020, selected meetings and training are continued online.

In addition to that, SSP partnered with [Gaavkhoj](#) to launch an online platform that gives Super Sakhis, Sakhis, and Consumers to order products digitally. Since November 2020, a widespread campaign took place to create awareness about the app led by Super Sakhis and Block Coordinators. Today, the Sakhis and Consumers have downloaded the app on their smartphones and as a way forward, needs close handholding in the repeated use of the tool.



Now only 02 out of 10 Sakhis I manage, have their own smartphones. Till the time Sakhis do not start using smartphones their success will be limited.

ANITA KUMARI, Super Sakhi, Gaya District



4.2

HOW HAS THIS PROJECT BENEFITTED THE RURAL CONSUMERS IN THE INTERVENTION VILLAGES?

KEY INSIGHTS

- In the last one year, the program has improved the awareness, affordability and accessibility for a range of products in the intervention villages
- Off grid Solar Energy Products are minimizing disruptions in the consumer households caused by regular power outages
- The diversification of Sakhi portfolio beyond clean energy has impacted multiple profiles of consumers



Earlier I used to buy LED bulbs from the market at INR 130 per piece. However, I was not aware of any product guarantee. Today I have purchased two LED bulbs from Sakhi didi worth INR 100 each with a 2-year guarantee.

MINTU DEVI,
Consumer
Nalanda District

The program has improved awareness, affordability, and accessibility for a range of socially responsible products in the intervention villages

Earlier, Asha Devi from Damodara village of Gaya District used to purchase LED bulbs from the Block market. However, she had to spend INR 20 in traveling and would have to go through the hassles of commuting again in case of replacements. Sakhi in her village - Chunni Devi, has made it a lot easier for Asha Devi and her family. The family now gets a 2-year guarantee on LED bulbs with an option to get them easily replaced without moving out of her village. Like Asha Devi, many consumers feel that products like solar lamps, sanitary pads, bio-compost, etc. sold by Sakhis have become more accessible and affordable for them. Moreover, through marketing and promotions, Sakhis have improved the awareness levels of selected products. For example, we observed there were many first-time sanitary pad users among the consumers whom Sakhis have sold the products – thereby initiating dialogues in the community and breaking taboos.



I had purchased from Sakhi didi a bottle of bio compost and used it on the vegetables I grow. I observed the productivity of bhindi (okra) has improved and it has also got less pests this time.

NEERAJ KUMAR,
Consumer
Nalanda District

A diverse profile of consumers in the village purchase products from Sakhis and experience their benefits

Five years ago, during the previous phase of the project, Neeraj Kumar from Bele village of Nalanda District had purchased a Solar Lamp from the Sakhi of his village. *“Since then, the solar lamp has fallen on the ground so many times, yet it works just like a new one.”*, shared Neeraj. Being fond of the robustness of the product, Neeraj wanted to explore new products which Sakhis were selling. While he purchased bio-compost to use on his vegetables, his wife purchased sanitary pads. *“The sanitary pads are less expensive, yet keeping my wife healthier than before,”* shared Neeraj. Like Neeraj and his wife, several consumers are experiencing benefits through a host of products. Sakhis have started to sell beyond clean energy solutions. We recommend SSP to conduct a detailed demand mapping sector-wise and understand how else we can impact the rural consumers through our Sakhi network by providing awareness and access to affordable products.



4.3

HOW IS THIS MODEL MAKING SENSE FOR BUSINESSES?

KEY INSIGHTS

- The Sakhi network is providing an opportunity for businesses to penetrate deep into rural areas, which otherwise would be hard to reach
- Business partners value the awareness creation and handholding done by Sakhis locally which is key for effective uptake of the products



Retail distribution is generally weak in rural India and SSP through its Sakhi Network helps us penetrate these under tapped markets.

RAMESH TULE,
Retail Distribution Head
D.light Energy Private Limited

The Sakhi network of last mile women entrepreneurs help businesses market, distribute and sell their products in underserved rural areas

It is difficult for businesses in India to deliver their products and solutions to remote rural locations due to weaker distribution channels. In this context, business partners collaborating with SSP through its Sakhi network have experienced improved outreach of their products among rural consumers. **Till March 2021, Sakhis have distributed 10,000+ products to 6,188 unique rural consumers.**



The products we sell need handholding, training, and demonstration. The Sakhis are local women whom the consumers trust and hence they are ideal to take this up.

MATEEN ABDUL,
CEO
Grassroots Energy Pvt Ltd

Businesses acknowledge the role of Sakhis in last mile marketing engagements, which is key to effective uptake of their products

"It is not enough if only our products reach the consumers; the awareness should also reach them.", shared with us Radhe Shyam, founder of Sugato Enterprises, which manufactures sanitary pads under the brand name of Meri Azadi. He further added, *"Sakhis go door to door and create awareness about the quality of our products, highlighting how it is different from conventional commercial sanitary pads."* We observed there were many first-time sanitary pad users among the consumers whom Sakhis have sold the products – thereby initiating dialogues in the community and breaking social taboos. Like Sugato Enterprises, other business partners selling solar energy products, LED bulbs, bio-compost etc. are finding value in collaborating with the Sakhi Network in getting their messages heard at the consumer level.

05

PATH AHEAD

WHAT ARE OUR KEY RECOMMENDATIONS?

5.1

WHICH KEY SUCCESS FACTORS SHOULD WE SCALE, REPLICATE, AND CONTINUE?

5.2

WHAT INTERVENTIONS DO WE NEED TO FURTHER STRENGTHEN THE PROGRAM?

5.1 WHICH KEY SUCCESS FACTORS SHOULD WE SCALE, REPLICATE, AND CONTINUE?

01. Assess the Possibility of Scaling the Program with Sakhis having small shops or stores or if we can provide access to such shops or stores

Context	Sakhis who own a store or a small shop in the village are popular and already have a regular customer base. This helps them in marketing the products in their Sakhi portfolio. <i>“I tell my customers that I have this new product with me. They are already my customers, so they trust me. Dukaan se hi prachaar ho jata hain (I can promote the products from my shop)”</i> , shared Tara Devi, who sells bangles, bindi, and other beauty products in her small store. A shop also supports stocking up products and in distribution. The Sakhi owning a store whom we interviewed shared they mostly sell their Sakhi basket products from their store. However, there are limitations. In some cases, having a Kirana Store restricts the traveling of Sakhis as she tends to prioritize managing her Kirana Store than traveling to adjoining villages.
Interventions Recommended	<ol style="list-style-type: none">1. Explore the possibility of providing access to MUDRA schemes, low-interest micro-credits to Sakhis who are interested in setting up a store2. Assess if we can include as a light touch Sakhi selection criterion as “Potential Sakhi has a Kirana Store.”
Benefits	Kirana Store or Shops have turned out to be effective enablers in marketing, distribution, and sales even if Sakhis have not travelled to adjoining villages.

02. Strengthen the Importance of Travelling to adjoining Villages for marketing, distribution, and sales

Context	While most Sakhis we interviewed are making gross sales of around INR 2,000 per month Reeta Devi from Nalanda District makes a monthly sale of INR 3,000 on an average. Why? Simply because she travels to other villages, scouts for potential customers, and creates awareness about her products. Reeta Devi has travelled to 06 adjoining villages till now and already on her way to becoming a Super Sakhi. She has identified 5 women who are potential Sakhis and can work under her network. However, we observed that most Sakhis are still developing their businesses inside their villages and need a focussed refresher training on the importance of travelling to neighbouring villages.
Interventions Recommended	Conduct a focussed refresher training on the importance of travelling to 3 to 4 villages on increasing business volume. Include experience sharing and live success stories.

Benefits

Sakhis who travel to adjoining villages for promotions, distribution, and sales have a better chance of success in acquiring customers and generating a higher revenue.

03. Diversify the Sakhi Portfolio further by including products and solutions which meet the needs of rural consumers

Context

In 2019-20, 96.3% of the Rural Population in Bihar were living in households with grid-connected electricity as compared to 60% in 2015-16. As a result, Solar Energy products today have truncated use in the intervention villages - specifically during the 2-to-3-hour power cuts in the evening. In this backdrop, SSP recognized the need and decided to diversify into a broader portfolio to deliver health, hygiene, and climate adaptive solutions – to financially sustain the Sakhi network. Through our research, we see an opportunity to further diversify this portfolio and impact the Sakhi network as well as the rural consumers.

Interventions Recommended

1. Understand cleaner energy and energy efficiency needs in the village ecosystem beyond households – in education, agriculture, health, community engagement.
 2. Conduct a demand mapping exercise across Agriculture, WASH, Nutrition, and Education and shortlist products and solutions.
 3. Have dialogue workshops with Private Sector partners who can leverage SSP's Sakhi network to market their socially responsible products to rural consumers.
-

Benefits

A diversified portfolio will bring in a regular cash flow and increased income for Sakhis, keeping her motivated in the business. The Sakhi network will also create awareness and make these socially responsible products more accessible and affordable for rural consumers.

04. Accelerate the adoption and use of Gaavkhoj App among Sakhis, Super Sakhis, and Consumers

Context

With a view to strengthening the use of digital technologies in the post covid phase of the program, SSP partnered with Gaavkhoj to launch an online platform that gives Super Sakhis, Sakhis, and Consumers to order products digitally. Since November 2020, a widespread campaign took place to create awareness about the app led by Super Sakhis and Block Coordinators. Today, the Sakhis and Consumers have downloaded the app on their smartphones and as a way forward, needs close handholding in the repeated use of the tool.

Interventions Recommended	Drive the adoption and repeated use of the Gaavkhoj App for digital ordering through close monitoring and handholding.
Benefits	Future-proofing Sakhis in the growing digital landscape and improving the effectiveness of marketing, distribution, and sales of products in the Sakhi basket.

5.2 WHAT INTERVENTIONS DO WE NEED TO FURTHER STRENGTHEN THE PROGRAM?

01. Improve the use of Digital Technologies in Last Mile Marketing, Distribution, and Sales; Look at the possibility of realizing a “Digital Sakhi, Digital Gaav” vision through this program

Context	In the Post-COVID phase, the program has realized the importance of digital technologies and has created multiple interventions starting from delivering online training to launching a digital ordering platform. However, the Super Sakhis we interviewed feel only 20% of the Sakhis under their network have their own smartphones – which limits the outreach and effectiveness of the digital interventions.
Interventions Recommended	<ol style="list-style-type: none"> 1. Look at the possibility of providing access to affordable smartphones to Sakhis through zero-interest EMIs or micro-credits 2. Create a dedicated digital empowerment module for all Sakhis, including demonstrations of using smartphones, WhatsApp (for digital marketing), and online meetings 3. Accelerate the adoption and repeated use of the Gaavkhoj App for digital ordering 4. Create a Plan for introducing the adoption and use of digital payments through this program
Benefits	Digital Empowerment of Sakhi Network and helping them grow their businesses through relevant digital tools.

02. Strengthen the capabilities of Sakhis in marketing and promotions, especially for Solar Products

Context Sangita Devi from Mohara Block of Gaya District expressed, *"It is difficult to sell solar lamps nowadays, and it will be helpful if we can get a training on what are the other ways to market them."* We observed through our research that Sakhis value the contribution of Block Coordinators and Super Sakhis the most in supporting them in marketing, promotions, and awareness creations. With a view to make Sakhis independent, the program needs to strengthen its last mile marketing capabilities.

Interventions Recommended

1. A training need identification for specific modules in marketing, awareness creation, and promotions
2. Develop a training plan specifically for marketing and promotions with emphasis on products where Sakhi's confidence level is low, e.g., Solar Products
3. Evaluate the training effectiveness periodically

Benefits Making Sakhis independent and helping sustainability of the program

03. Increase Sakhi's capability in simple business accounting

Context We observed Sakhis have limited awareness of the net monthly income that they are generating through the Sakhi business. The program already has intervention in place in the form of a Sakhi Diary.

Interventions Recommended

1. Create a refresher training on how to populate the Sakhi Diary
2. Assign responsibilities to Super Sakhis in monitoring the Sakhi Diary data
3. Evaluate periodically the awareness levels of Sakhis on the monthly investment, gross sales, and net profit for each category of product they are selling

Benefits Increasing the awareness and capability in business literacy among Sakhis



06

ANNEXURES

WHAT WAS OUR RESEARCH
METHODOLOGY?

<p>Research Objectives</p>	<ul style="list-style-type: none"> • To collect good practices, insights and learnings in designing and implementing the Last Mile Distribution model through Sakhi network in the last one year (Dec 2019 to Dec 2020). • To capture the Emerging Impacts the model is creating in the lives of the last mile distribution agents and the consumers. • To identify and recommend intervention opportunities to strengthen, scale and sustain the model.
<p>Research Team</p>	<p>Our core research team for the Insights Study comprised of 4 members: Mr. Avik Roy (Managing Director, ReW), Mr. Debanjan Nag (Associate Consultant, ReW), Ms. Elizabeth Tarafdar (Research Assistant, ReW), Mr. Soumyabrata Basu (Intern, ReW). Mr. Rajnish Kumar and Gautam Kumar from SSP supported the research team by providing insights during the research design phase and while conducting the stakeholder interviews. Block Coordinators Mr. Vishal Kumar, Mr. Ramkumar Verma, Smt. Archana Bharati and Mr. Jitendra Kumar were part of the field coordination team and helped the research team in scheduling the interviews and ensuring availability of the respondents for remote interviews.</p>
<p>Research Area</p>	<p>We conducted the study in two districts of Bihar – Gaya and Nalanda across 4 blocks viz. Mohara, Atari, Parwalpur, Ekangarsarai+Islampur interviewing respondents 16 villages: Kajoor, Rajwara, Tikrachhak, Arai, Damodara, Upthu, Soiyapar, Pathraura, Sidh, Haripur, Khirauti, Nischal Ganj, Dhekwaha, Atatsarai, Bele and Dhurgaawan.</p>
<p>Research Process and Duration</p>	<p>We conducted in-depth interviews using Zoom Meetings, spread across 5 days from 15th Mar 2021 to 22nd Mar 2021. During this study we conducted interviews with 24 Respondents – 4 Super Sakhis, 12 Sakhis, 4 Consumers, and 4 Business Partners associated with this program. We also conducted a virtual group discussion with 4 Block Coordinators on 12th March 2021 to inform the Research Design.</p>
<p>Sampling Plan and Sample Selection Process</p>	<p>We followed a Biased Sampling method to arrive at the sample selected for this Qualitative Insights Study. From each of the four project intervention blocks, we selected 01 Super Sakhi, 03 Sakhis and 01 Consumer. Out of 03 Sakhis we selected 01 Low Performing Sakhi and 02 High Performing Sakhis.</p> <p>Note: <i>The SSP Project team defined the High Performing Sakhis as those who purchase at least INR 2,000-3,000 worth of products per month consistently, and Low Performing Sakhis as those who purchase less than INR 2,000 worth of products per month and not consistent in their purchases.</i></p>

Table 1: Total Sample Selected and their Profiles

Profile of Respondents	Total Sample Selected
High Performing Sakhis	8
Low Performing Sakhis	4
Super Sakhis	4
Consumers	4
Block Coordinators	4
Business Partners	4
SSP Program Management Team	2
TOTAL SAMPLE INTERVIEWED	30

Table 2: List of Respondents - Sakhis, Super Sakhis, Consumers & Block Coordinators

Sr No.	Profile	Name	Location	Contact
01	High Performing Sakhi	Tara Devi	Rajwara, Mohara	8292402357
02	High Performing Sakhi	Sangita Devi	Tikrachhak, Mohara	9798306314
03	High Performing Sakhi	Renu Sinha	Soiyapar, Atari	9973590873
04	High Performing Sakhi	Madhu Devi	Pathraura, Atari	7759891575
05	High Performing Sakhi	Kanchan Kumari	Haripur, Parwalpur	9123467944
06	High Performing Sakhi	Prabha Devi	Khirauti, Parwalpur	9155948191
07	High Performing Sakhi	Dharmshila Devi	Atatsarai, Ekangarsarai+Islampur	8969317552
08	High Performing Sakhi	Reeta Devi	Bele, Ekangarsarai+Islampur	8051658922
09	Low Performing Sakhi	Sarita Devi	Arai, Mohara	8114589331
10	Low Performing Sakhi	Sintu Kumar	Sidh, Atari	9708550141
11	Low Performing Sakhi	Sunita Devi	Nischal Ganj, Parwalpur	9939242624
12	Low Performing Sakhi	Sobha Devi	Dhurgaawan, Ekangarsarai+Islampur	6203919851
13	Super Sakhi	Bindu Kumari	Kajoor, Mohara	9128360258
14	Super Sakhi	Madhuri Devi	Upthu, Atari	9523441490
15	Super Sakhi	Anita Kumari	Haripur, Parwalpur	8210742168
16	Super Sakhi	Dharmshila Devi	Dhekwa, Ekangarsarai+Islampur	7563908794
17	Consumer	Asha Devi	Damodara, Mohara	-
18	Consumer	Sunita Devi	Soiyapar, Atari	-
19	Consumer	Mintu Devi	Haripur, Parwalpur	9570867548
20	Consumer	Niraj Kumar	Bele, Ekangarsarai+Islampur	9234638897
21	Block Coordinator	Vishal Kumar	Mohara Block, Gaya	9973660562
22	Block Coordinator	Ramkumar Verma	Atari Block, Gaya	9304140424
23	Block Coordinator	Archana Bharati	Parwalpur Block, Nalanda	7250550715
24	Block Coordinator	Jitendra Kumar	Ekangarsarai+ Islampur Block, Nalanda	6202914082

Sr No.	Profile	Name	Location	Contact
25	SSP Program Management Team	Rajnish Kumar	Patna	9939174767
26	SSP Program Management Team	Gautam Kumar	Patna	9835892440

Table 3: List of Respondents - Business Partners

Sr No.	Name of Organization	Name of Respondent	Designation
01	Grassroots Energy Pvt Ltd.	Mateen Abdul	Founder
02	Grassroots Energy Pvt Ltd.	Kanhiya Kumar	State In-Charge, Bihar
03	Sugato Enterprises	Radhe Shyam	Founder
04	Sugato Enterprises	Babloo Kumar	Director
05	Dlight Energy Pvt Limited	Sushil Kumar	Area Manager- Distribution
06	Dlight Energy Pvt Limited	Ramesh Tule	Retail Distribution Head
07	Dlight Energy Pvt Limited	Parikshit	
08	Apsynthe Labs LLP (Gaavkhoj.com)	Amod Inamdar	Director

Data Collection and Analysis

We have used Zoom Meetings for conducting the interviews remotely and captured both the quantitative and qualitative data using pen and paper. We have used MS-Excel for quantitative data analysis.



Feedback of the Respondents

All the Sakhis and Super Sakhis we interviewed shared they were sharing their experience for an external research digitally for the first time. All the respondents extended complete cooperation throughout the entire duration of 45 to 60 minute interviews, and were happy to share their experiences.

Limitations of the Study

The responses of the Sakhis and Super Sakhis regarding their purchases and profit were based on their recall aptitude and we did not cross-verify them with any documented records. As the research was remotely conducted, we missed the non-verbal cues of the respondents.

