



BIDHAA SASA



BOARDS & SENIOR



EMPLOYEES



ENTREPRENEURS



CONSUMERS



COMMUNITY

Bidhaa Sasa uses a direct-to-consumer model to sell products such as solar products, agricultural tools, efficient cookstoves and LPG cylinders. Bidhaa Sasa means “Products Now!” in Swahili, and the company offers innovative financing and distribution channels to ensure their clients can, in fact, get their products now. To do so, Bidhaa Sasa’s team of in-house “Group Coordinators” recruits, trains and supports “Group Leaders,” who work their networks to create groups of clients who join together in group financing.



Bidhaa Sasa product demonstration
Photo credited to Bidhaa Sasa.

SUMMARY

YEAR ESTABLISHED: 2015

NUMBER OF EMPLOYEES: 42

COUNTRIES OF OPERATION: Kenya

AREAS OF VALUE CHAIN & GENDER OPPORTUNITIES INTEGRATED:

Board/Senior Management/Employees

- ☐ CEO / leadership commitment to gender equity, which is clearly communicated to managers and staff.
- ☐ Offer flexible work opportunities.
- ☐ Actively seek out women in recruitment at all levels of employment.
- ☐ Expand your sourcing networks.
- ☐ Screen for qualities that may be important for sales / the position (e.g., motivation, ability to thrive in customer interactions) as opposed to education and job history.
- ☐ Consider having women travel with male colleagues when / if needed (e.g., in collecting payments from male customers who have not been paying).
- ☐ Have a paid maternity leave policy (ensure meets minimum requirement of government).
- ☐ Have a paid paternity leave policy (ensure meets minimum requirement of government)..
- ☐ Provide sick leave.
- ☐ Train managers on gender equity and unconscious bias.
- ☐ Provide staff with ongoing training opportunities to build skills related to sales and customer interaction.
- ☐ Provide staff with ongoing field-based mentorship support.
- ☐ Engage male partners and family members so that they can air any grievances and learn about the work their relatives are doing and what advantages that can bring.

Entrepreneurs/Contractors

- ☐ Identify qualities needed in women who can be potential marketers / sellers of products on commission, and engage them (acknowledging they may only engage for the short-term once exhaust current network).
- ☐ Provide opportunities for peer to peer learning.
- ☐ Provide opportunities for entrepreneurs and contractors to build their self-efficacy, communication skills, and sales/entrepreneurial knowledge.
- ☐ Provide travel allowances and/or access to things to travel (e.g., motorbikes, bicycles) - ensuring that whichever option is pursued is discussed with women.
- ☐ Provide allowances for communication used for marketing purposes.
- ☐ Engage male partners and family members so that they can air any grievances and learn about the work their relatives are doing and what advantages that can bring.

Consumers

- ☐ Collect and analyze sex-disaggregated data on product and service provision and customer segmentation to understand differentiated needs and interests..
- ☐ Tailor marketing messages and promotions to meet the needs of women in various user segment groups (utilizing information from sex-disaggregated data, if possible).
- ☐ Employ female sales agents to market and sell products that have female end users (e.g., cookstoves).
- ☐ Identify women's groups to market and sell products too.
- ☐ Develop financing mechanisms (e.g., credit in house) to enable access to products, particularly through utilizing groups to offset risks.
- ☐ Take advantage of savings and credit groups who can pool money to purchase products.

BUSINESS IMPACTS: .

- ☐ Customer loyalty (measured with Net Promoter Score): 89% (scores above 50% considered excellent)..
- ☐ Customer satisfaction: 90% reported happy with company services.

SOCIAL IMPACTS:

- ☐ High quality employment provided for women (and men) in rural areas, where these opportunities are limited.
- ☐ Fuel savings converted into personal business/farm investments.
- ☐ Time savings and greater convenience from improved fuel/reduced fuel needs (primarily for women).

BACKGROUND ON GENDER STRATEGY

There is an assumption that women in rural Kenya are not consumers of expensive products, such as clean cooking and solar lighting technology, due to their limited income and lack of knowledge about the benefits of these products. By adopting a financing model centered around group payments, Bidhaa Sasa has tested both these assumptions

to see if women would buy these products when given access to finance and information about the products. Additionally, Bidhaa Sasa has incorporated gender smart data collection methods to ensure they understand what advantages women get from using their products.

GENDER OPPORTUNITIES IMPLEMENTED & RESULTS

Entrepreneurs and consumers:

Bidhaa Sasa sells and distributes its products through groups. Groups consist of a minimum of five people who need to come together in order to access Bidhaa Sasa products and in-house credit (individuals cannot buy the products themselves). Generally, the groups are mixed sex, though predominantly female, with 69% of Bidhaa Sasa's clientele being women.

To form groups, Group Coordinators (who are Bidhaa Sasa employees) identify and recruit people in communities to be Group Leaders (78% female out of over 1000 Group Leaders). These Group Leaders are often part of an existing group or groups. Working with the Group Coordinator, Group Leaders help to demonstrate products and organize groups (which may be existing groups, or new groups) to buy Bidhaa Sasa products. Sometimes Group Leaders form multiple groups.

Once the group is formed, the group members pay 10% of the costs up front and the remaining costs are paid to Bidhaa Sasa over a period of 4 to 8 months. Group Leaders get cash incentives to

recruit new clients and a cash gift when all group repayments are made on time. Group Leaders also receive incentives beyond cash for forming and managing multiple groups, including Bidhaa Sasa shirts, lamps, umbrellas, bags and Nokia phones. For their work, Group Leaders receive travel and communication stipends.

Through group repayment methods, Bidhaa Sasa is able to mitigate the risk for the company since the group is less likely to default than an individual in crisis. Consumers are also able to pay over a longer period of time, which is particularly important as they may not have the cash to pay for the product upfront. This method also gives access to finance for women who would not qualify for a traditional loan or micro-finance since they lack assets for collateral and they have not had an opportunity to build a credit history and often find larger institutions will not provide loans small enough for these key purchases.

Interestingly, while women make up 69% of all clientele, they only make up 56% of defaulters,

meaning that women have been more reliable than men in repaying Bidhaa Sasa's loans.

Part of Bidhaa Sasa's success attracting women clientele comes from the fact that they target most of their goods to people conducting household work, who are mainly women. Cookstove products save women time and expense in caring for their families. Solar lamps – while useful to men and women – can help increase safety for women, particularly those who work as entrepreneurs and need to leave their home when it is still early in order to reach markets. The agricultural products are relevant for men and women.

Bidhaa Sasa collects gender sensitive data, not just by getting disaggregated data on sales and default rates for men and women, but also by asking questions about how the products have influenced women's lives, allowing them to learn how women and men use the products and why they want to buy them. Key drivers for women's purchases are the less easily quantifiable effects of saved time, improved health due to better air quality and improved lighting in their homes.

A key element in Bidhaa Sasa's model is the relationship between Group Leaders (entrepreneurs) and Group Coordinators (employees). Group Coordinators work with the Group Leaders by recruiting them, delivering products, helping collect payments and following up with clients in arrears. Since the two groups work closely together, Bidhaa Sasa trains both groups to work with one another. Group Coordinators work with many Group Leaders, and work with them regardless of either's sex. Group Coordinators use different

strategies to recruit male and female Group Leaders. With women, Bidhaa Sasa emphasizes that the Group Leader role does not have to be a huge time commitment and the work is flexible. With men, they emphasize the incentive system and opportunities to be a provider.

Group Leaders are provided opportunities for peer learning, which has been found to be more effective than one-on-one training. In surveys, Group Leaders stated that they did not feel trained after one-on-one trainings, because they felt these were informal. In response, Bidhaa Sasa developed a peer-to-peer model. Coordinators help Leaders determine the topics for bi-monthly training meetings and help the Leaders develop their trainings, but the content and drive come from the leaders.

The largest challenge comes from female Group Leaders' husbands, who often distrust the group repayment method since they do not think other members will reliably pay back what they owe. These men are also nervous about their wives travelling and sometimes do not understand that wives are paid a cash fee, rather than for their time. Additionally, sometimes husbands grow concerned if female Group Leaders worked with male Group Coordinators. To counteract these problems, husbands are invited to events to learn more about the work their wives are doing and to understand that the relationship between leaders and coordinators is focused on business. This helps improve their engagement.

Employees:

Bidhaa Sasa employs both salaried hub managers and Group Coordinators. Group Coordinators

receive both a base salary (approximately 2/3 of pay) and commissions based on sales and good repayment rates. For both manager and coordinator positions, Bidhaa Sasa's leadership prioritizes hiring women and achieving gender equity, but they find that few women in rural areas apply for these jobs as compared to men, particularly the hub manager position. They have found that working through referral networks has helped increase applications from qualified female candidates and currently 4 of their 6 hub managers are women. Likewise, about 63% of Group Coordinators are women. On average Group Coordinators are young (below 30 years old). They continue to look for ways to attract and recruit talented women to coordinator and manager positions. Bidhaa Sasa has found that since the majority of their employees are women and their employees more often refer people of their own sex, they receive more female referrals than male.

To support employees, Bidhaa Sasa provides 24 days of paid leave annually, additional sick days and 3 months of maternity leave or 2 weeks of paternity leave, in accordance with Kenyan law. Additionally, the nature of the work is highly flexible. Group Coordinators are required in the office only one day a week and the rest of the work is conducted on Group Coordinators' own time. Both male and female Group Coordinators benefit from flexibility and leave options, with new mothers and new fathers reporting they enjoy the flexibility.

Training and ongoing support for the Group Coordinators includes 1 week of training on gender, biases and the process of identifying and working with Group Leaders, 1 month shadowing another Coordinator, weekly team meetings and quarterly refresher trainings. The focus on gender allows both male and female Group Coordinators to reflect on their own biases and understandings of gender, and then to more effectively target and market to men and women. Male Group Coordinators often need more support in understanding these issues than female Group Coordinators.

Female Group Coordinators sometimes have challenges chasing clients in arrears, particularly if those clients are men, who may become aggressive. Sometimes female Group Coordinators may ask a male Group Coordinators Group Coordinators to accompany them to ask for the payment or repossess the product if necessary. Female Group Coordinators have received verbal abuse from some male clients, but none have been physically assaulted. A male group coordinator was once assaulted by an aggressive client.

There have also been challenges with husbands of female employees, but by inviting them to the same events as the husbands of Group Leaders this group has also become more supportive.

LESSONS LEARNED:

1. Women have the financial capabilities and interest in purchasing clean cooking technology when provided with the right credit schemes and financial plans
2. The group leader model is effective, and Group Leaders – predominantly women – naturally begin to recruit multiple groups thus unlocking a network effect.
3. Engaging husbands of both Group Leaders and employees is important so that they understand the work their wives are involved in and will become more supportive.

IMPACTS:

Business impacts:

- ❑ Percent clients who are women: 69%.
- ❑ Percent defaulters who are women: 56% (note that while women are more than half of defaulters, women are much more overrepresented as clients than as defaulters).
- ❑ Customer loyalty (measured with the Net Promoter Score (NPS)): 89% (scores above 50% are considered excellent). Interestingly, Female Group Coordinators have a higher NPS with male clients than female clients (96% for male clients vs. 84% for female), whereas Male Group Coordinators have a higher NPS with female clients than male clients (84% for male clients vs. 96% for female).
- ❑ Customer satisfaction: 90% reported happy with company services

Social impacts:

- ❑ High quality employment provided for women (and men) in rural areas, where these opportunities are limited.
- ❑ Group Leaders feel themselves to be role models in community (77%), are members of multiple social organizations (91%) and report confidence in public speaking (no percentage).
- ❑ Improved health and study habits of children (due to cleaner indoor air and LED light).
- ❑ Fuel savings converted into personal business/farm investment.
- ❑ Time savings and greater convenience from improved fuel/reduced fuel needs (primarily for women).

Organizational impacts:

- ❑ 4 out of 6 current hub managers are women.

This case study was conducted through (1) a review of Bidhaa Sasa program documentation from the Global Alliance for Clean Cookstoves' Women's Empowerment Fund, (2) interviews conducted with leadership and management at Bidhaa Sasa, and (3) a focus group discussion with male and female Group Leaders.