



Leave poverty behind

Impact Assessment Report 2020

1 July 2018 to 30 June 2020



CONTENTS

Acknowledgements	02
Executive Summary	03
About us	05
Our Impact Model	06
A New Partnership Model for Impact	07
Methodology	08
Key Impact Statistics	10
Impact Statistics 1st July 2018 -30th June 2020	10
Overall Impact Statistics Since 2012	11
Our Collective Impacts	12
Impact on the customers	12
Depth of Impact	13
Customer Satisfaction	14
Customer Views on Improvements to their Quality of Life	15
Customer Views on our Suryamukhi Model	16
Impact on Suryamukhis	17
Depth of Impact	19
Voice Agency Power	19
Skills	20
Income	22
Suryamukhis and their Stories	23
Suryamukhi Exits	25
Impact on the Fellows	26
New Area of Impact	29
COVID-19 Impact on Pollinate Group	30
COVID-19 in our Communities	31
COVID-19 Impact on Customers	32
COVID-19 Impact on Suryamukhis	33
Suryamukhis Lead with Resilience and Compassion in the Face of COVID-19	34
Contribution to the Global Goals (SDGs)	36
Ongoing Commitment to Environmental Sustainability	40
Looking Ahead	42

Acknowledgements

The Impact team responsible for compiling the 2020 Impact Assessment would like to extend their thanks to everyone contributed to the collection of data for this report.

This report is the result of the dedication of our Philanthropy, Fellowships, and People & Culture Teams.

It's truly a collaborative effort with our team across India, Nepal, Australia.

Pollinate Group would like to take this moment to praise our Suryamukhis, who, despite the risk to their health and livelihoods, have shown great leadership and compassion towards their communities during the pandemic and continue to be an inspiration for us.

A special thanks to our volunteer Laura Quickfall for supporting with edits to, and the design of, the report. Pollinate Group is also grateful to Kristy Dixon for her guidance and support in developing this report.

Past Impact Assessment Reports

[2014 Pollinate Energy Impact Assessment Report](#)

[2015 Empower Generation Monitoring and Evaluation Report](#)

[2016 Pollinate Energy Impact Assessment Report](#)

[2018 Pollinate Group Impact Assessment Report](#)

Executive Summary

Pollinate Group works to create women-led, scalable, sustainable social businesses in these regions. The group consists of local implementing partners Asha Kiran in India and Kalpavriksha in Nepal. Together, the group shares a vision of a world where women are equipped to lead their communities out of poverty. Pollinate Group rigorously reports and measures its impact to demonstrate the results of its work to its key stakeholders.

This Impact Assessment Report covers the period of 1 July 2018 to 30 June 2020. The results from the report clearly demonstrate that Pollinate Group continue to deliver significant financial savings and improvements in the quality of life of people in low income communities in India and Nepal through its range of life changing products.

Transition to a 100% female salesforce

In early 2019, Pollinate Group transitioned to a 100% female salesforce to distribute products in the local communities in which we work. Since this time, we are proud to have empowered a total of 763 women entrepreneurs whom we call Suryamukhis. Pollinate Group is also proud to share that all entrepreneurs have reported an increase in their voice power agency, skills and income (see page 17).

Customers satisfaction and partnerships to increase impact

Customer satisfaction is integral to a sustainable business. To help measure customer satisfaction, Pollinate Group engaged 60_ Decibels to assess current customer opinions. The result was outstanding with Pollinate Group scoring 70 on the Net Promoter scale on customer satisfaction and loyalty, where a score of over 50 is considered to be excellent.

To enable others to leverage our expertise, we will continue to engage in partnerships with organisations who align with our vision. For example, we successfully partnered with GERES to identify and develop women entrepreneurs in Myanmar (see page 14). These partnerships help multiply impacts and deliver positive change in a more efficient way within the communities we work.

Contribution to the Sustainable Development Goals (SDGs)

Pollinate Group directly progresses SDG1 - No Poverty, SDG5 - Gender Equality, SDG7 - Affordable and Clean Energy. We indirectly enable many other SDGs. For the first time in this report, we have reported on our contributions to relevant targets within each of the three aforementioned SDGs (see page 36).

Fellowship Programs

Our Fellowships Programs ran in person up until the start of 2020, but were disrupted by the global pandemic. Before this time our programs in India and Nepal had a positive impact on both the career prospects of participants and their personal growth. 100% of our participants stated that they would recommend the program to others. Between July 2018 to January 2020, we hosted 180 fellowship participants, and ran the first ever Executive Leadership Program in Bangalore. We also launched our Fellowship Program in Nepal for this first time over this period. Read more about changes to our programs approach to accommodate COVID-19 impacts on page 43.

The biggest impact on our work: COVID-19

From March 2020, the impacts of the global pandemic were felt by our operations. This coincided with the latter part of our impact reporting period. Pollinate Group's product sales and fellowship programs halted due to lockdowns imposed by respective governments. The organisation embraced a response that was both proactive to continue supporting our Suryamukhis and their customers as much as possible, while navigating the challenges of keeping our team and everyone involved safe. More details on our response to COVID-19 can be found on page 30.

Looking ahead

We are proud that our mission is as relevant as ever. We will continue to empower women as leaders and entrepreneurs in their communities, and we are excited to be launching our Micro-Entrepreneur Empowering Program (MEEP) as a way to share our expertise and reach more women and communities with like-minded partners. More information on this program can be found on page 42. From everyone on the team, we would like to thank you for taking the time to read this report and learn about our impact and ongoing work in neglected communities in India and Nepal.



About Us

Pollinate Group envisions a world where women are equipped to lead their communities out of poverty. We achieve this by empowering women to distribute quality household products that improve health, save time and save money.

While both men and women suffer from poverty, gender discrimination means women have fewer resources to access. Women retain the full burden of household chores, spending hours every day preparing meals and using low-quality household solutions for things like lighting and cooking. This denies women opportunities to earn a meaningful income. Women are restricted from further education and cannot commit to employment due to discriminatory social norms in their communities. Families in poverty suffer from preventable health problems. Children are forced to leave school before finishing to assist at home or to support their families financially. Some children may never even get to start an education, as their families cannot afford it.

Pollinate Group identifies, trains and develops local women entrepreneurs who serve hard to reach families living on less than US\$1.90 a day. Pollinate Groups calls its women entrepreneurs “Suryamukhis”, which means sunflower in Hindi. Pollinate Group’s Suryamukhis earn respect and a meaningful income. They also act as role models who raise awareness about better product alternatives, such as solar lights, cooking appliances, water filters and many other life-improving products.

Critically, Pollinate Group provides more than business skills and products; we support community activities to position women as leaders and work with each woman’s family to bring them along on this journey. Through our work, women establish trusting, long-term service relationships with their communities. Our customer service focus, including after sales support, is also a key differentiator from other organisations, and a key tool to help families break the cycle of poverty.

In addition to enabling access to life-improving products, and increasing women entrepreneurs’ skills, confidence and income, we deliver immersive programs for students, professionals and leaders seeking to have an immediate impact and learn about opportunities from different communities. Through these programs, our participants are equipped with practical experience to become the next generation of social and environmental leaders.

[Read more at pollinategroup.org](https://pollinategroup.org)

Our Impact Model

Our multi-dimensional approach is designed to address the complex challenges we seek to solve in India's and Nepal's hardest to reach communities. Unlike more traditional charity models, we do not temporarily address issues in the communities by providing free services or products. Rather, we provide opportunities for local women to grow as entrepreneurs.

Our Theory of Change consists of the following components:



Enable

Better lives for marginalised populations by providing access to life-enhancing, affordable and trusted products.

Empower

Local entrepreneurs, particularly women, through skill-building, confidence, and rapid income growth.

Equip

The next generation of social and environmental leaders.

Our model ensures families living in poverty have access to household products that will improve their quality of life. Involving women is a key part of our model as they understand the challenges faced by other household managers, who are their customers. Women also stand to gain the most from a reliable and decent income.

A New Partnership Model for Impact

Micro-Entrepreneur Empowering Program

In addition to our regular business model, we plan to multiply our impact through a new initiative approach. Pollinate Group developed the **Micro-Entrepreneur Empowering Program (MEEP)** after identifying the need for women to have access to entrepreneurship opportunities and business skills in Low-Income Communities (LIC) within developing countries like Nepal and India through micro-enterprise creation and sustainability.

We have a decade of experience working in marginalised regions and empowering women to become drivers of development and economic opportunities. This has provided us with knowledge and the capacity to work effectively in the most difficult contexts, where poverty and gender discrimination are rife. It has also equipped us with the tools, knowledge and methodologies to identify, recruit, train and empower local entrepreneurs based on the needs of themselves and their communities.

We are willing to leverage our expertise and increase social impact in LIC. Yet, we cannot do this alone. In order to ensure the success of the MEEP, we plan to create solid partnerships to work strategically with other organisations to reduce poverty, address inequalities and social injustices through our program.



Methodology

This report has been developed by our internal Impact Team. Data used in this report was collected through the following methods:

Baseline surveys, Annual surveys and Exit surveys to collect qualitative information on our Suryamukhis. These Surveys were conducted by our internal People and Culture Team.

Customer Surveys to collect qualitative and quantitative information from customers across a sample of communities where Pollinate Group works.

Our customer surveys were conducted by the external organisation 60 Decibels. This survey was supported by our partner the DOEN Foundation.

Impact stories were collected by the Program and People and Culture Teams. Fellowship Program participant case studies were collected by our Programs Team.

As part of our assessment, we recognised both the strengths and the limitations of our approach to impact reporting.

Strengths:

- Worked with external partner 60 Decibels collected the survey data on customers.
- Adapted Suryamukhi questionnaires based on feedback from the Australian Government's Department of Foreign Affairs and Trade.
- Visited urban and rural areas across India and Nepal to gain insights from various communities.
- Trained and prepared fellows and interns to ask questions and communicate in the communities in which we work.
- Prepared Field Mobilisers to ask questions with the Suryamukhis
- Motivated fellows, interns and external partners to collect accurate, representative data.
- Tested monitoring and evaluation survey questions in communities prior to initial survey question design, leading to more valid data.
- Included summaries and recommendations in each assessment report. The Impact Team organised workshops and shared the report results with the entire cross functional team to discuss the action items and improvements to our systems and processes.

Limitations:

- Data input was sometimes ineffective due to technology issues in the field.
- Suryamukhis found it difficult to talk about their income and future directions and the interviewer had to ask many times in different ways in order for them to understand.
- While conducting the Suryamukhis Baseline Survey, interviewers observed that some of the women looked towards their husbands or family members before responding when asked about income related and financial decision-making. This may have influenced their response.
- Communication with Suryamukhis and customers for the survey proved difficult due to the COVID-19 pandemic. As many Suryamukhis and their customers migrated away from the areas they lived and worked to their native villages, our team could only conduct surveys over the phone. Lack of phone credit and poor internet and phone reception resulted in a lower than expected response rate.

Mitigation Strategies:

- Field Mobilisers took on the responsibility of undertaking Suryamukhis surveys rather than fellows (due to Fellowship Programs being on hold due to the pandemic)
- Pollinate Group worked with external organisations to collect authentic and reliable data from customers and community members.
- Pollinate Group continued to re-evaluate our internal monitoring and evaluation processes to ensure surveys yield the most accurate results.

Key Impact Statistics

Impact Statistics 1 July 2018 to 30 June 2020

NEPAL

49,998

People reached

98

Suryamukhis
Empowered

42,018

Products sold

USD 13 K

Money saved

1503.05T

CO2e saved

20 fellows

Fellows Hosted



INDIA

129,045

People reached

245

Suryamukhis
Empowered

26,482

Products sold

USD 481 K

Money saved

45887.83

CO2e saved

160 fellows

Fellows Hosted

Overall Impact Statistics since 2012

668,403
PEOPLE REACHED

USD 23 M
MONEY SAVED

763
SURYAMUKHIS EMPOWERED

90,662
TCO2E SAVED

178,906
PRODUCTS SOLD

800+ FELLOWS
FELLOWS HOSTED

*Some products impact one person, while others impact everyone in the household. Also, TCO2e stands for tonnes of CO2 emission. CO2e saved is calculated by the replacement of kerosene with solar lights. Based on a 5 year maintenance free life cycle for solar products. The calculation does not include emissions saved from LED bulbs, clean cookstoves and other efficient household appliances distributed via our network.



Our Collective Impact

Impact on the customers

Pollinate Group’s typical customer profiles in India and Nepal are different. In India, customers are from communities with lower incomes as compared with the national average, the majority are male, and most have low levels of education. Conversely, customers in Nepal are more likely to be female and have grid electricity.

In India, we specifically sell to the ‘extreme poor’, people that are living below the World Bank poverty line of 1.90 USD per day. These people live in settlements on government or private land in communities which vary in their makeup: size, facilities available, security of tenure and number of families living in the community. Through offering these families Pollinate Group’s range of products on installment plans, Pollinate Group makes sustainable, life-changing products accessible.

In Nepal, we sell life changing products in rural areas. These people live in places where it is difficult to have easy access to the market. They live in mud houses and are dependent on agriculture. Some have their own field (small farmers) and some work in others. Those who own fields don’t have regular income and only have money after harvest season. Those who work in other fields are wage workers who get minimum wage and only get work at the time of cultivation and harvesting. So our customers don’t earn money on a daily basis but have to depend on the income earned during certain times of year.

	INDIA	NEPAL
The Customer	Average age 32 Live in urban slum communities	Average age 37 Live in rural communities
Their Home	4.9 average household size 27% connected to electricity grid	6.2 average household size 99% connected to electricity grid
Product Used	Solar Lantern (90%) Kitchen Equipment (8%) Solar Fan (2%)	Fans (28%) Kitchen Equipment (27%) Water Filters (10%) Sanitary Products (10%) Solar Lantern (5%) Other (18%)



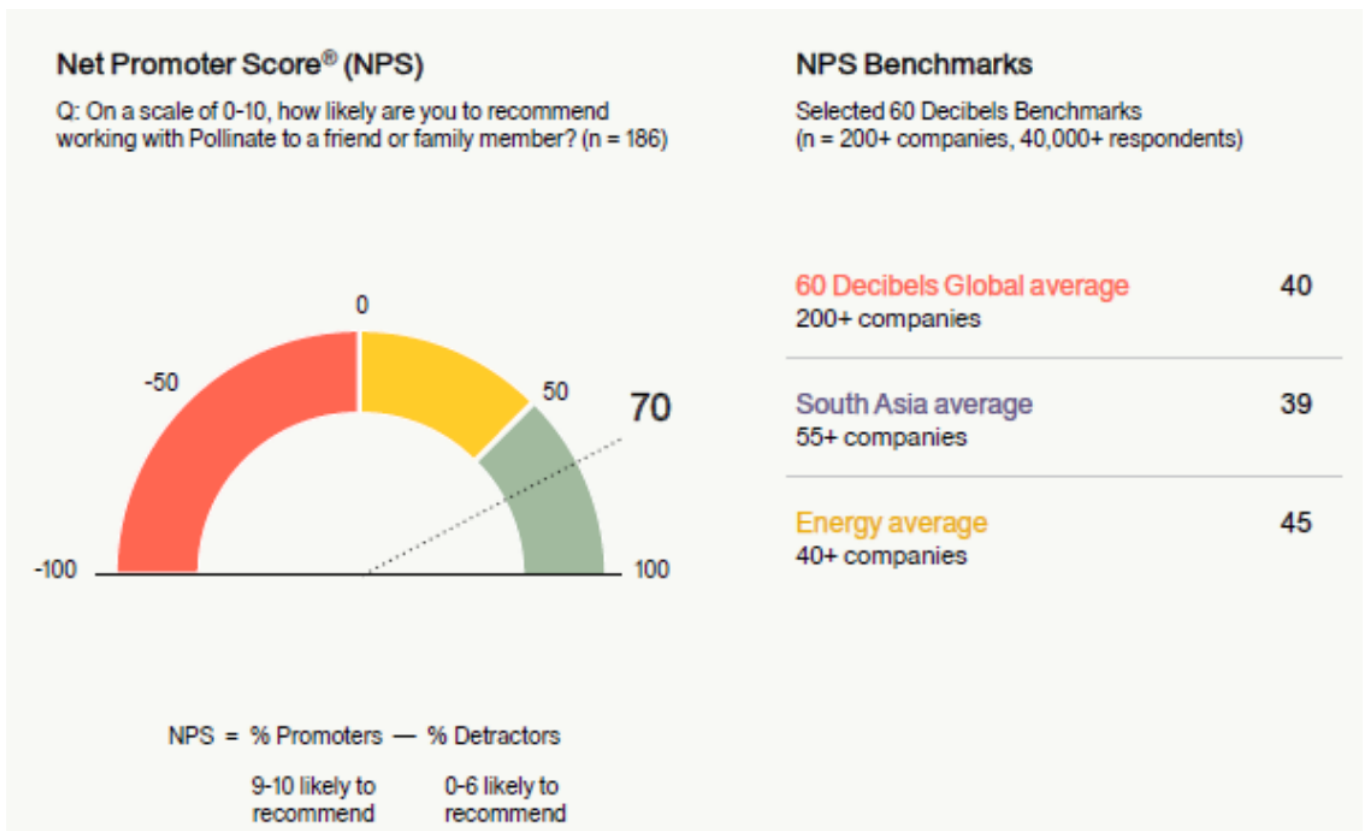
Depth of Impact

Pollinate Group enables better lives for marginalised populations by providing access to life-enhancing and affordable products. The findings from our survey and customer feedback demonstrate that customers are satisfied with the use of our products as they improve their quality of life. The women entrepreneurship model has been positively received by our customers and has provided the means to reach those who have not previously had access to our products.

	INDIA	NEPAL	GLOBAL ENERGY BENCHMARK
% of customers living in poverty	68% (national avg. of 57%)	39% (national avg. of 69%)	32%
% of female customers	10%	58%	38%
% of customers who experienced improvements in their quality of life	91%	80%	76%
% of customers who consider Pollinate Group's support of female entrepreneurs to be positive	74%	81%	N/A

Customer Satisfaction

Customer satisfaction is one of the important factors contributing to the success of a business. A happy customer is automatically a brand ambassador for the company. In order to understand the satisfaction level of the customer, Pollinate Group, with the help of 60 Decibels, conducted a survey in 2019. The results of the survey demonstrated that Pollinate Group's customer satisfaction was exceptional with a Net Promoter Score® of 70.



The Net Promoter Score® is a gauge of satisfaction and loyalty. Anything above 50 is considered excellent. A negative score is considered poor. Pollinate Group's Net Promoter Score® of 70 is outstanding and well above the 60 Decibels Global, South Asia and Energy average of between 39 and 45.

Customer Views on Improvements to their Quality of Life

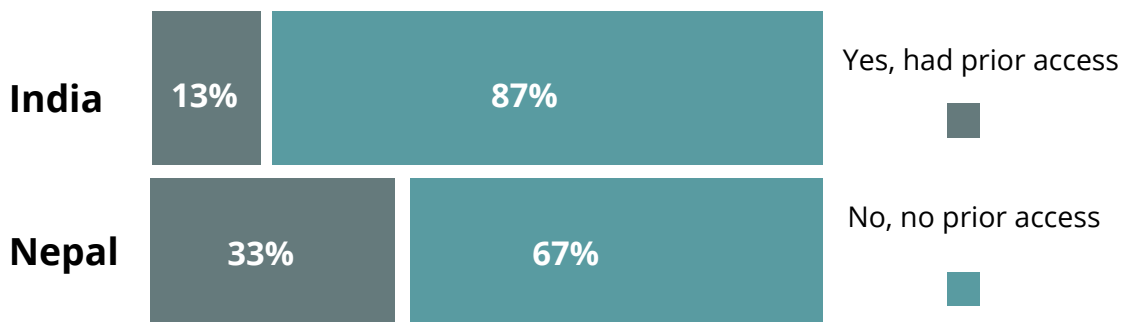
In total, 92% of customers said their lives had improved, with 73% of total customers reporting their lives had “very much improved.”

Quality of life improved particularly for solar lantern customers (93%), compared to other products (76%).

87% of customers in India and 67% of customers in Nepal are first time users of the products they bought from us. They also shared that they would struggle to find alternatives if needed.

While Pollinate Group products are mainly used in the home, 12 surveyed customers explained how they used their products in their businesses. These included refreshment stalls, cycle repair shops, and small restaurants. Of the 12 business customers, two-thirds saw a positive impact on their business after using Pollinate Group’s products. Most of these impacts relate to the increase in customer visits and productivity when using the solar lantern at night. As a result, 50% of businesses had a slight increase in income.

Percentage of customers with previous access to products



A Solar Lantern Customer from India says, “We used to use candles to light up the room when there was no electricity in the city. After buying the solar lamp, life improved because it gave good light despite there being no electricity in the area.”

An Electric Fan Customer from Nepal says, “My quality of life has improved by 10 times what it used to be. Earlier it was so hot that it used to be difficult to even breathe. I have small grandchildren and now they sleep comfortably because of this fan.”



Customer Views on our Suryamukhi Model

Pollinate Group customers reside within the communities where our Suryamukhis live and work. We undertook a survey with our customers to explore how they, and the community at large, saw and felt about our entrepreneurship model.

From our survey, we found that most customers thought that our women entrepreneurship model was useful, although not many could express their

specific reason for this view. However, of those who were able to express their view, most commonly cited that the positive impact on product sales, the ability to generate extra income, and the opportunity to gain independence were the most useful benefits of our women entrepreneurship model.

Female customers were more likely to view the model as 'very useful' (60%) compared to male customers (50%).



Customer Nepal, *"It provides women with income so they do not have to depend on their family for economic support."*

Customer India, *"These kinds of businesses will definitely empower women and their families."*

Impact on our Suryamukhis



Suryamukhis are women from neglected communities who have limited, or no, formal education and skills. These Suryamukhis are typically married off at a very young age, some younger than 13 years and almost 50% of our Suryamukhis were married before the age of 18. Limited formal education and skills along with household or family responsibilities at a very young age have limited our Suryamukhis' access to decent job opportunities.

At Pollinate Group, Suryamukhis get an opportunity to work as change agents in their own communities and run their own business. Suryamukhis are not employees of Pollinate Group; they purchase products from Pollinate Group on credit, and sell them to customers. Suryamukhis collect the customer's payment to repay Pollinate Group the cost of the product, while retaining a margin of the profit. We support Suryamukhis with regular training, in-field support, and incentives. If they are unable to sell their products, Pollinate Group will take the stock back from them at no cost, removing all risk.

Demographic	INDIA	NEPAL
Average Age	34 years	32 years
Martial Status	95% are married	90% are married
Family Size	5	5
Communities	Urban slum communities	Rural communities
Education Level	50% illiterate, 50% some level of education (primary to higher education)	18% illiterate, 82% some level of education (primary to higher education)

Digital Literacy:

According to Havard Kennedy School study*,only 38% of women in India use mobile phones. In August 2019, Pollinate Group surveyed Suryamukhis and found that 92% have mobile phones, which is much higher than the national average. We found that 50% of our Suryamukhis use basic phones, 42% use smartphones and 8% don't have a phones. In Nepal, 97% of Suryamukhis have mobile phones. Among those who use mobile phones,

54% have smartphones while others have basic phones. Most of our Suryamukhis use mobile phones for calls, SMS and entertainment, while some use them for Facebook and WhatsApp. If we assume that our Suryamukhis with smartphones are digitally literate, then the 55% of Suryamukhis across India and Nepal, who do not have or use smartphones, are most likely digitally illiterate.

*Giorgia Barboni,et al., A Tough Call: Understanding barriers to and impacts of women's mobile phone adoption in India, Harvard Kennedy School, 2018



Depth of Impact

Pollinate Group aims to empower local entrepreneurs, particularly women, through skill-building, confidence, and rapid income growth. Our Suryamukhis benefit from a series of business skill trainings and regular in field mentoring through our field team.

Through our Baseline Surveys, we capture basic information about the lives of Suryamukhis at the beginning stages of their career with Pollinate Group. Thereafter, we assess the impact our our work annually with those who have

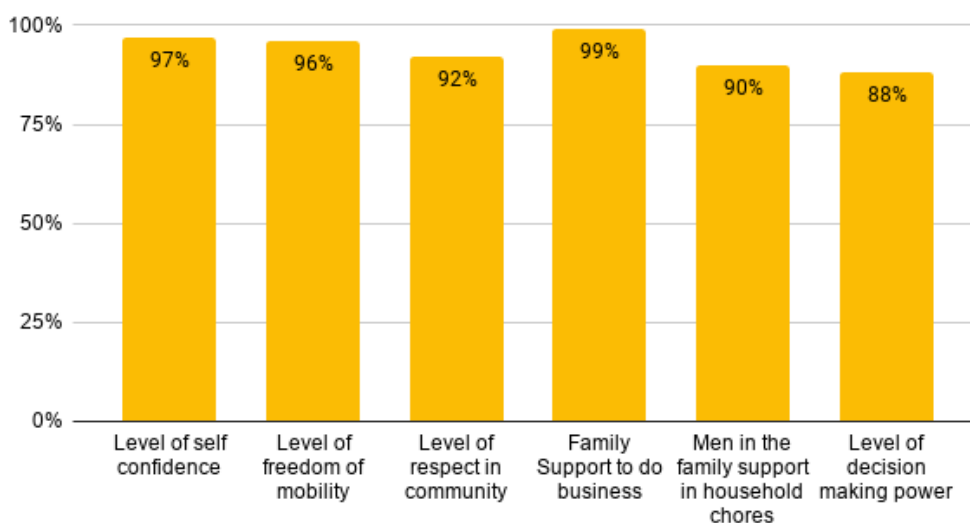
completed 6 months and more with us. We have analysed the impact of our work with Suryamukhis in three categories: Voice, Agency, Power; Skills; and Income between January 2019 to June 2020. This period covers the time from which Pollinate Group transitioned from a direct sales model to a women entrepreneurship model.

The results from our Baseline and Annual surveys conducted with our Suryamukhis in India and Nepal during the reporting period are detailed below.

Voice, Agency, Power

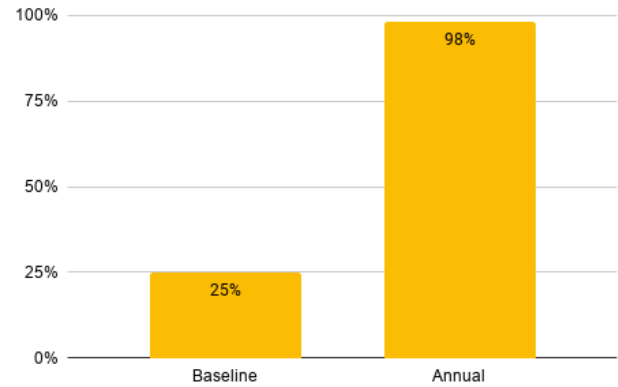
Our survey results showed that Suryamukhis' perceptions of their agency, empowerment, and decision-making abilities have improved as a result of their involvement with Pollinate Group, specifically in terms of their self-confidence, feelings of respect, freedom of mobility to work, and involvement in decision-making. The chart below highlights the percentage increase of the different areas of voice, agency and power that the Suryamukhis reported during this survey.

Reported Increases in the Areas of Voice, Agency, and Power

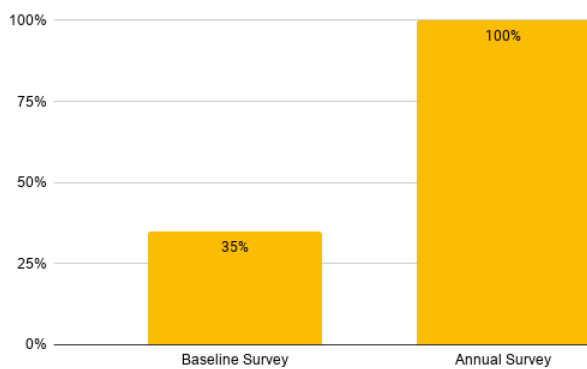


During our Baseline Survey, Suryamukhis were asked if they have control over the income they earned. 25% of Suryamukhis reported that they had control over the money they earned, however, this dramatically increased to 98% in our Annual Survey. This suggests that our work with Suryamukhis has improved their financial decision-making opportunities.

Financial Decision Making



Formal Skills Training Taken



Suryamukhis across India and Nepal were asked if they had taken part in any kind of formal training before joining Pollinate Group. 65% of Suryamukhis reported that they had never participated in any kind of training, while 35% reported taking part in marketing, tailoring, vegetable farming or social work related training. These results indicate that Suryamukhis did not have previously have opportunities to undertake business skills training.

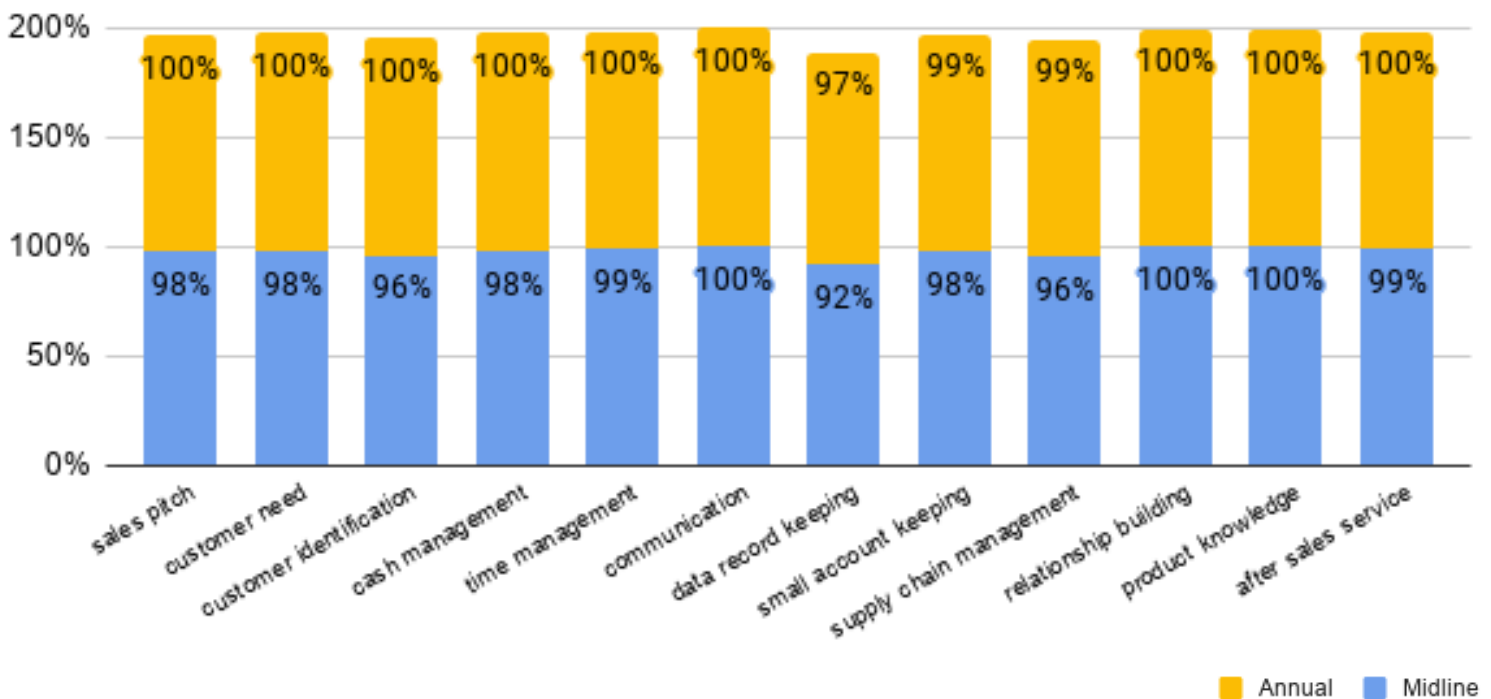
After joining Pollinate Group, all of our Suryamukhis were formally trained. All Suryamukhis undertook business skill development training, participated in in-field business support programs, received regular mentoring from our Field Mobilizers and received on the job training from our Area Managers and field staff.



In our Annual and Midline Surveys, we asked our Suryamukhis to rate their level of confidence across a number of skill areas, including sales pitches, customer needs identification, customer identification, cash management, time management, communication, data record keeping, small account keeping, supply chain management, relationship building, product knowledge, and after sales service. These surveys assessed Suryamukhis' self-reported feelings of improvement for each skill.

The graph below shows the percentage of Suryamukhis who reported feeling confident in all of the aforementioned skill areas.

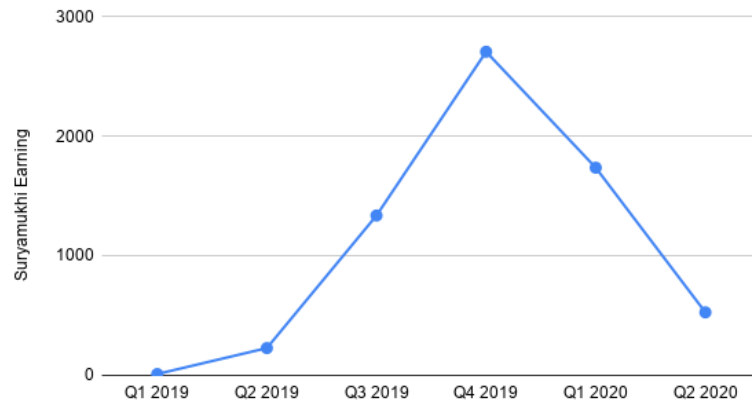
Percentage of Confident Suryamukhis vs Skill Sets



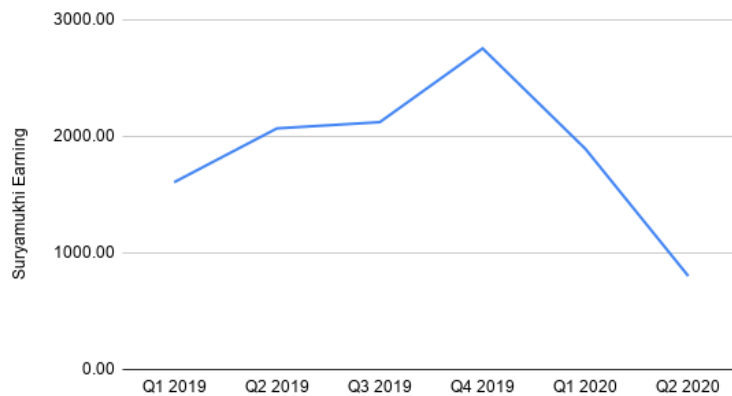
Income

After analysing the income of our Suryamukhis in our surveys, we found that 61% of Suryamukhis have full time jobs. On average, our results revealed that our Suryamukhis spend around 10 hours per week working as a Suryamukhi with Pollinate Group. Our results also showed that the average amount of money our Suryamukhis earn in a week in their full-time job is equivalent to the average amount they could earn in a day if they were working full-time as a Suryamukhi.

INDIA



NEPAL



In the graphs above, the trend lines demonstrate the average quarterly earnings of Suryamukhis from 30 Jan 2019 to 30 June 2020 (Pollinate Group commenced hiring Suryamukhis from 2019). The graphs revealed that Suryamukhi earnings in India and Nepal increased in each quarter of 2019, but decreased from the first quarter of 2020. This decrease can be attributed to the COVID-19 pandemic and the pause of product sales during the lockdowns from March 2020. Encouragingly, the results demonstrated that 100% of our Suryamukhis reported an increase in income during the reporting period.

Studies have shown that when women work, they invest 90 percent of their income back into their families, compared to 35 percent for men*. This pattern was also observed with our Suryamukhis of whom 85% reported using their income to contribute to the costs of their children's education and supporting their families.

*Assessing private sector contributions to job creation and poverty reduction, IFC Job Study, 2013

Suryamukhis and their Stories

Astha, Chitwan, Nepal

Astha joined as a Suryamukhi in mid-2018. After problems in her marriage, she had no access to income or the resources she needed for herself and her two children. She was in a vulnerable position and needed support.

Astha was referred to Pollinate Group by people in her community. Although Astha has at times struggled with the motivation to sell, Pollinate Group has patiently stood by her and encouraged her to continue with sales.



“At the moment, everything is going well with my job.”

“In earlier times, things were very hard for women in Nepal. I’m lucky to be living in an era where attitudes are changing towards and women can become entrepreneurs. It might not be enough yet, but things are getting better for women. I’m optimistic that things will improve for women in future generations.”

“My community is really happy that I’m doing this business. For about a month, I faced some problems, but my community helped motivate me to continue selling again. They really appreciate me.”

“If things go well in the future, I have a dream to open my own proper shop. I want to be financially strong and give my children a good life and education.”

- Story collected by our Fellowships Program Team

Afsana, Kanpur, India

Afsana joined as a Suryamukhi in 2019. She lives with her husband and three children.

It has been a year since she joined Pollinate Group and she loves working in the community. She shares that she feels respected in the community for her work as a Suryamukhi.



"Earlier, I didn't have much knowledge about business, but now I know how to run a business. I have business skills"

"Due to lockdown, I went through a loss. Now, I have opened a shop at my house so that I can earn more income."

"I have learnt everything from Pollinate and that's the reason that I am able to run the shop on my own."

"Please keep on supporting me as you always do and help me learn new skills so that I am able to grow my knowledge and work in a better way."

- Story collected by Vikrant Singh Parihar, Field Mobilizer

Suryamukhi, 20, Kolkata, *"I feel our company supports me well and helps me to do better business. It is helping me to get an income without any investment, which is a good opportunity for all women."*



Suryamukhi, 35, Kailali, *"Pollinate has given me an opportunity to make an income, and it provides products on credit for some days along with the training that helped me acquire business knowledge. This is valuable support from Pollinate."*

Suryamukhi Exits

A Suryamukhi is supported in every possible way to become financially independent, continues to work with us and eventually grow as a change agent in the society or become an independent entrepreneur. However, there are times when some Suryamukhis leave voluntarily from our network.

There are various reasons for Suryamukhi exits. We conducted an exit survey with departing Suryamukhis to understand their overall experience with Pollinate Group and the reason behind their early exits.

- 100% of exited Suryamukhis reported enhanced business and soft skills. Most of these Suryamukhis also reported increased communication, relationship building, sales pitching and time management skills.
- 82% of exited Suryamukhis shared that they have increased self-confidence after working as Suryamukhi.
- 80% of exited Suryamukhis felt that the knowledge they gained from Pollinate Group helped or will help them in their new business venture or job.
- 91% shared that they would recommend that women in their community join Pollinate Group as Suryamukhi.
- The main two reasons for Suryamukhi exits were families not allowing the Suryamukhi to continue her business and lack of time to continue her business.

We have come to realize that we need to develop a strategy to increase both the profitability of Suryamukhis' businesses and their commitment towards growing their businesses. Our field team will need to continue to support and develop the skills of Suryamukhis in order to aid their ongoing learning. The COVID-19 pandemic has created an opportunity to utilise digital platforms to do so (read more about our future plans on page 42).



Impact on our Fellows

Program Learnings over the last 2 years:

In late 2018, we also shifted our fellowship delivery model to ensure closer alignment with strategic projects across India and Nepal. This included introducing a Fellowships Manager role in Bangalore to oversee all program operations in India and Nepal, and to better integrate program outcomes into ongoing business operations. In 2019, we revised our resourcing for program delivery, replacing the City Leader role with a Team Lead - Fellowship role. While a City Leader focused on setting up local operations and delivering programs, the Team Lead focuses on equipping participants to become changemakers in their own communities through program delivery.

Highlights of the projects that we did differently during this reporting period.

Poverty Index Study: A year long research study conducted across India (Bangalore and Hyderabad) and Nepal (Chitwan). The biggest impact of this study has been a reconfirmation of Pollinate Group's target demographic which informed our successful SDG 7 results grant with the Dutch Government targeting demographics living on \$3.20 per day.

Cashless Transactions: A year long fellowship project, which has spearheaded the digital transformation in the organisation during COVID-19. We were already starting to train and trial cashless transactions with our Suryamukhis on the ground as well as Area Managers. The fellowship outcomes have been instrumental in helping us understand the challenges and create an efficient financial and digital literacy training pathway in a low touch economy (due to COVID).

Leadership Impact Programs: The purpose of these programs was for participants to collaborate on the challenges they faced building inclusive and diverse social enterprise solutions to empower local communities. These solutions were: 1) altering systems to increase value and impact, change leadership for individuals and teams and; 2) creating an environment of growth for women entrepreneurs, making local empowerment sectors world leaders in learning and collaboration.

Strengthening Partnerships: To deliver our programs in India and Nepal, during the second half of 2018, all of 2019 and early 2020 we proudly worked in collaboration with Arup, Worley, AECOM, Pitcher Partners, the University of the Sunshine Coast, the University of Technology Sydney, the University of New South Wales, RMIT and the University of Western Australia's McCusker Centre for Citizenship.

Fellow Impact Stories

Srishti Yadav

Srishti first joined us as a local (Indian) Fellow in April 2017 and again participated as a Fellow on the Nov/Dec 2018 program. She has continued to be an integral part of Pollinate Group's field team in Lucknow since April 2017 - supporting program leaders with field support during Fellowships, acting as a field translator during menstrual product trials, and now working with Pollinate Group as a Field Mobiliser.

Srishti started volunteering with Pollinate Group while pursuing a Bachelor of Commerce at Dr. Ram Manohar Lohia Avadh University, Lucknow in 2018 and joined Pollinate Group as a full time staff member in 2019.

Her motivation to join the fellowship was to be a part of a multicultural work space where she could work with students from different universities from around the world, "so it's a full package of cross cultural and cross learning and working in slum communities." A unique learning opportunity.



Changemaker Journey

Srishti is grateful for the opportunities she has had in her life and envisions that everyone should *"count their blessings and start finding positive things from negative circumstances."*

With her positive can-do attitude and her ability to form deep connections with people, Srishti firmly believes that, *"Everything is possible in this world if you try to do it or you put your efforts in achieving it otherwise you will end up by complaining."*

Kristina Mahony

Kristina joined a Student Fellowship in July 2018 (in Lucknow) while pursuing a Bachelor of Mechatronics and Biomedical Engineering at the University of Sydney.

Kristina's work focused on community data validation of the communities around Lucknow. This involved identifying any new cluster of tents and verifying the existing community database for Pollinate Group. An important part of this exercise was to understand the changing demographics and living conditions of our customers in the mapped communities (spatial changes, increase /decrease in number of tents, access to basic necessities and understanding income/expenditure patterns amongst others).

This exercise also helped us map any new communities that may have recently migrated, which in turn has opened up new sales opportunities for our local sales agents.

Kristina's motivation for joining a Fellowship Program with Pollinate Group comes from her passion about humanitarian engineering- using technology to create positive social change and to understand how a social enterprise can create, measure and validate the change they make in the world.

"I know that creating change is a very complex process; unfortunately, good intentions do not always lead to positive outcomes. I wanted to learn about the people living in some of the world's most neglected communities, the challenges they face, the opportunities they get and the ambitions they have."



Changemaker Journey

Kristina joined the Pollinate Group Student Fellowships Program at a pivotal point in her career. After completing her degree in Mechatronic and Biomedical Engineering, she was due to start a new role at Accenture as an advanced application engineering analyst shortly after completing her fellowship in Lucknow. Many of Pollinate Group's Fellows follow a similar path, participating in a program prior to beginning their career in their field of study. Each Fellow's experience of the Pollinate Group Fellowship Program can elicit different learnings.

"The biggest learning I apply at work is the importance of understanding context when problem solving. Whether it is designing a product directly around the end user or trying to make decisions about our team's direction, it is extremely important to ask as many questions as possible and consider situations from multiple perspectives."

New Area of Impact

Partnership Approach Through New Initiatives - Micro-Entrepreneur Empowering Program (MEEP)

Our MEEPs are designed to help micro-entrepreneurs enhance their business skills, increase their self-confidence and manage obstacles. Our training provides a interactive learning environment for entrepreneurs and utilises techniques designed to support the learning of adults with limited education. Our program is tailored to support a micro-entrepreneur's ongoing journey through the provision of mentorship and advice over the long-term.

Pollinate Group run a successful MEEPs partnership in Myanmar, working with GERES to support their Rural Energy Access For Communities And Households (REACH) project from December 2018 to September 2019. The REACH project aimed to support the distribution of energy efficient and renewable energy household appliances in the most remote areas of the central dry zone of Myanmar.



"Pollinate Group brought their expertise in the distribution of energy products at the last-mile to our organisation. Based on their long experience in rural Nepal and India, they supported us in identifying a potential market in which our products would be better suited. They also taught us how to recruit our sales agents (community-based female entrepreneurs).

Pollinate Group's experience in supporting women entrepreneurs was key for us, because women economic empowerment is one of the key goals of our project. Finally, their support in developing training materials and facilitating the first round of training was great to build the capacity of our staff."

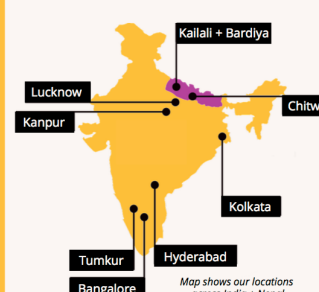

- Bernardo Ferreira de Sousa, Country Representative for Myanmar, Project Manager REACH

COVID-19 Impact on Pollinate Group

With the ongoing global pandemic and lockdowns by the governments in India and Nepal, Pollinate Group's programs and product sales were put on hold from March. As an organisation focused on serving people living in extreme poverty, an already vulnerable population, health and safety continues to be our priority. The Pollinate Group team has been working from home from March and will continue to do so until further notice. We continue to work with our entrepreneurs in the communities providing support as appropriate. Pollinate Group will continue to reassess the situation for the team and follow local government advice.

Pollinate Group is exceptionally proud of how its team continues to adapt, and apply their experiences of working with the hardest to reach communities for more than seven years to the present situation. Our team are keeping communication lines open and continue to serve women and their customers in the most neglected communities. Below is an overview of our 100 day COVID-19 response.

100 day response for women and communities in extreme poverty

First 30 days	65 day goals	100 day goals
<p>14,700 people in the communities we serve reached via NGO partners such as Sukhithavka + Diya Ghar to distribute food</p> <p>3,000+ calls with women entrepreneurs in India and Nepal to share updates and check in on their local community situation</p> <p>97% of women entrepreneurs shared info about COVID-19 hygiene with their communities</p> <p>Every woman reached via phone informed how to access government service provisions</p> <p>98% of our network informed about scams + misinformation</p> <p>100% of women entrepreneurs in our network reached in Nepal via phone + 88% reached via phone in India.</p>  <p><i>Map shows our locations across India + Nepal</i></p>	<p>100% team members receive safety training for working in communities</p> <p>Maintain phone connectivity with entrepreneurs</p> <p>Listen to customers + entrepreneurs to determine product needs and develop relevant product lines</p> <p>Test online training modules to continue skills development for women in poverty</p>	<p>Accelerate an established cashless transactions project to enable entrepreneurs to complete invoices + deposit cash without leaving the home</p> <p>Increase partnerships with more NGOs like Zomato Feeding Group + MagicBus India Foundation</p> <p>Adapt training to support entrepreneurs to pivot their business to new market needs after lockdown</p> <p>Apply our existing mentorship program process for Field Mobilizers to upskill one another online</p> <p>Collaborate with institutional partners to share resources and market insights, and accelerate community recovery</p> <p>Support women with bank account access to future-proof earnings + increase financial independence</p> <p>Pilot low-touch warehousing for accessibility to product stock via local stores</p> <p>Evaluate our impact + iterate as needed to achieve our vision: to equip women to lead their communities out of poverty</p> <p>Local women entrepreneurs regain income generation opportunities + distribute products that meet the needs of their communities</p> 

COVID-19 in our Communities

Pollinate Group conducted surveys with our customers and Suryamukhis in order to understand the depth of impact that the pandemic has had on our communities. Below are the findings from these surveys.

Communities in India

- As reported by global media, millions of informal workers have migrated from India's cities to their native villages.
- The extended lockdowns resulted in a threat larger than COVID-19 for people living in poverty- hunger.
- Experts forecast India's poverty will increase, with up to 100 million Indians falling below the poverty line, pushing back a decade of progress.

Communities in Nepal

- In Nepal, most of the communities we serve are in rural and remote areas.
- Thousands of migrants have returned from their jobs overseas, and there are no opportunities for them to earn income within Nepal.
- Growth is expected to fall to between 1.5 and 2.8 percent this financial year, reflecting lower remittances, trade and tourism, and broader disruptions caused by the COVID-19 outbreak (World Bank)



COVID-19 Impact on Customers

Pollinate Group Customer: *“When lockdown hit, it became very hard for my family. We went back to the village and had to borrow money (about Rs, 10000) to sustain and get by. But now, for more than a month, we are back in the city and money is slowly getting better”*

COVID-19 Concern	30% of customers report being very concerned with COVID-19
Financial Situation	42% of customers report that their financial situation has gotten much worse since the start of the pandemic. Loss of work and reduced income are top of mind for customers
Migration & Safety	<p>A third of customers report moving to a different location since the start of the pandemic, with poorer customers more likely to have migrated</p> <p>43% of customers report a reduced sense of safety because of the pandemic</p>
Coping Mechanisms	<p>40% of customers either used their savings or borrowed money from friends, family or money lenders to cope in these difficult times</p> <p>~20% of customers reported reduced food consumption compared to the previous month</p> <p>Customers moved from where they were residing. 84% of customers who have moved look to return to their prior place of residence once the pandemic is over</p>





COVID-19 Impact on Suryamukhis

Impacts	Indicators	India	Nepa;
COVID-19 Concern	Suryamukhis who did not have enough food	78%	9%
Financial Situation	Suryamukhis who lost their jobs	78%	56%
Migration	Suryamukhis who moved to their native villages	26%	2%
Safety	Suryamukhis who did not observe a new safety risks in their community	92%	60%
	Suryamukhis who reported risky income generating activities in their community	5%	38%
	Suryamukhis who reported increased domestic violence in their community	3%	2%

Suryamukhis Lead with Resilience and Compassion in the Face of COVID-19

Radha Kumari Mahato, Chitwan Nepal

Radha lives in a rural community of Nepal. She is 34 years old, has one child and lives with her husband and in-laws. She and her husband both look after their family. She has secondary level education but has no regular job other than her work as a Suryamukhi with Pollinate Group .

Many young people have migrated to the city or gone abroad in search of work in Radha's community. Due to the pandemic, many people have lost their jobs and returned back to their native villages.

Radha has always been socially active in her community. Even during the pandemic, she helped the local government to coordinate and distribute relief packages and essential supplies to those who were in need.

She also took on the job of spraying disinfectants in the community to stop the spread of coronavirus.

She has been continuously sharing information about COVID-19 symptoms and how to stay safe within her community.



Bahatum Nisha, Lucknow, India

Bahatum Nisha lives in Kamta Basti in Lucknow. Bahatum is 30 years old and a mother of three children. She joined Pollinate Group in November 2018. The community she lives in has almost 1,500 tents and most people engage in waste collection and segregation work.

Bahatum played an inspiring role during lockdown in India as she convinced a crowd, including a politician, to maintain social distancing to protect her community from the virus.

In April, a politician came to distribute dry rations in the Basti area. Many media journalists and political carders came to attend this event. The politician's team came set up the ration distribution at the edge of the community.

When Bahatum went to take a ration, she noticed that the politicians, media and community members were standing in a mob, totally ignoring social distancing.

Bahatum took a stand and said, "you are distributing rations, which is very good for us, but no one is maintaining social distancing, so it is actually not good for us."

She requested people to not take the rations until social distancing was properly observed. The crowd followed her instructions, and under Bahatum's instruction, undertook proper social distancing while collecting their rations.



Contribution to the Sustainable Development Goals (SDGs)

The Sustainable Development Goals (SDGs), also known as the Global Goals, were adopted by all United Nations Member States in 2015 as a universal call to action to end poverty, protect the planet and ensure that all people enjoy peace and prosperity by 2030.



The 17 SDGs are integrated, that is, they recognise that action in one area will affect outcomes in others, and that development must balance social, economic and environmental sustainability.

Through the pledge to "leave no one behind", countries have committed to fast-track progress for those furthest behind first.

At Pollinate Group, we directly progress SDG1 - No Poverty, SDG5 - Gender Equality, SDG7 - Affordable and Clean Energy. We indirectly enable many other SDGs.



SDG 1: No Poverty

According to the most recent estimates, in 2015, 10 percent of the world's population or 734 million people lived on less than \$1.90 a day.

Southern Asia and sub-Saharan Africa are expected to see the largest increases in extreme poverty, with an additional 32 million and 26 million people, respectively, living below the international poverty line as a result of the pandemic. ([UN Website: SDG 1 details including goal targets](#))



We directly progress SDG Target 1.4: “By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including microfinance”

Pollinate Group's main operations are in India and Nepal and we serve the neglected populations in these countries.

With our work, we are ensuring that all men and women, in particular the poor and the vulnerable, have access to better and new technology. People living in slum and rural communities have limited access to new technology. We make this technology available to them through our last mile distribution model and various easy buy payment plans.

We provide opportunities for local women to serve families (customers) living on less than US\$1.90 a day. We assist these women to start their own business by providing specified amounts of inventory, on credit, on a revolving basis. Women entrepreneurs earn respect and meaningful income and act as role models who raise awareness about and provide access to better product alternatives within their hard to reach or neglected communities.

SDG 5: Gender Equality

Globally, 750 million women and girls were married before the age of 18.

In 18 countries, husbands can legally prevent their wives from working; in 39 countries, daughters and sons do not have equal inheritance rights; and 49 countries lack laws protecting women from domestic violence. One in five women and girls, including 19 per cent of women and girls aged 15 to 49, have experienced physical

and/or sexual violence by an intimate partner within the last 12 months. Yet, 49 countries have no laws that protection specifically protect women from such violence. ([UN Website: SDG 5 details including goal targets](#))



We directly progress SDG Target 5.4: “Recognise and value unpaid care and domestic work through the provision of public services, infrastructure and social policies and the promotion of shared responsibility within the household and the family as nationally appropriate”

Pollinate Group addresses this target by providing women with business skills training, inventory on credit and in-field mentoring, which enables them to have the knowledge, confidence and products to start their own businesses. To date, we have empowered 763 women to become entrepreneurs.

We directly progress SDG Target 5.5: “Ensure women’s full and effective participation and equal opportunities for leadership at all levels of decision making in political, economic and public life”

Pollinate Group is a female led organisation, as our CEO is female. We prioritise the recruitment of female staff, with 57% of our employees being female.

SDG 7: Affordable and Clean Energy

13 percent of the global population still lacks access to modern electricity.

3 billion people rely on wood, coal, charcoal or animal waste for cooking and heating. Indoor air pollution from using combustible fuels for household energy caused 4.3 million deaths in 2012, with women and girls

accounting for 6 out of every 10 of these deaths. ([UN website: SDG 7 details including goal targets](#)). Goal 7 of the SDGs aims to correct this enormous imbalance by ensuring everyone has access to affordable, reliable, and modern energy services by the year 2030. To expand energy access, it is crucial to enhance energy efficiency and to invest in renewable energy.



We directly progress Target 7.1: “By 2030, ensure universal access to affordable, reliable and modern energy services”

Pollinate Group has provided access to clean energy to the people living in neglected communities since its inception. It has sold 106,819* solar lanterns across India and Nepal since 2012 till date.

*Pollinate Group’s Salesforce data



Ongoing Commitment to Environmental Sustainability

Clean and sustainable energy access is an important aspect in order to alleviate poverty. Energy access is the “golden thread” that weaves together economic growth, human development and environmental sustainability ([International Energy Agency, 2018](#)).

Pollinate Group aims to continuously focus on clean energy products in coming years as the organisation has won a globally competitive tender process with the **Netherlands Enterprise Agency** through the SDG 7 Results Initiative to expand our basic energy products to more customers in remote and poor communities in India. Through the SDG7 Results project, our women-led distribution network will connect 53,000 households to clean energy through access to solar products that meet the strict specifications of Lighting Global over the next four years (from 2020 to 2024). Payment for the work is results-based, meaning Pollinate Group is paid based on the number of people who have gained access to renewable energy technologies and services.

The current situation of the pandemic and extended period of lockdowns in India and Nepal has affected the purchasing power of our customers. This has promoted Pollinate Group to think of innovative ways to address the needs of our customers. In addition to our existing product and plans, we will introduce essential goods into our product range. These products, such as hand sanitisers, low-cost lights and food fortifiers, solar-powered mobile charging stations, smart tablets and clean cooking products will address our customers' most pressing needs.

In Nepal, despite progress on the coverage and quality of (hydropower) electricity access, approximately 75% of people continue to use firewood and other polluting and harmful fuels for cooking.*

Household air pollution is one of the leading causes of disease and premature death in the developing world. Exposure to indoor air pollutants can lead to health problems from respiratory illness, to cancer, to eye problems, as well as a higher risk of suffering from burns and poisoning ([World Health Organization, 2019](#)). This has promoted Pollinate Group to prioritise the introduction of clean cooking appliances into our product range.

**World bank [article](#): First of Its Kind World Bank Survey on Quality of Electricity Access in Nepal Shows Remarkable Progress; Challenges Persist on Clean Cooking*

In future, Pollinate Group has plans to introduce electric induction cooktops for the customers who are looking to upgrade their use of technology based cooking solutions.

Farmers in rural parts of Nepal face irrigation difficulties, which affects their work. This has resulted in farmers being dependent on rain water or retrieving water manually from rivers or canals, which is not a sustainable option. Farmers also use diesel generators to power water pumps for irrigation, which is a very expensive and environmentally unsustainable option.

Pollinate Group partnered with Electricians Sans Frontieres in Nepal to pilot a project to provide small farmers with access to solar water pumps between Oct, 2018 to July 2019. Due to the success of this project, we plan to incorporate solar water pumps into our product range in future. Pollinate Group also plans to expand its range of life-improving products to customers to better address their needs and increase the potential revenue of our Suryamukhis.



Looking Ahead

Multiplying impacts through our MEEP

We are willing to leverage our expertise and increase social impact in LIC. Yet, we cannot do this alone. In order to ensure the success of our MEEP, we need to create solid partnerships with other organisations to strategically equip women with the skills they require to become entrepreneurs. We anticipate that this will lead to reductions in poverty, inequality and social injustices in LIC.

We will partner with NGOs, foundations, social enterprises and/or private initiatives that have worked directly with the communities we want to support and have identified the particular needs that must to be attended in order to create entrepreneurial opportunities. We will also work with organisations that want to promote and empower a specific group of people to be micro-entrepreneurs.

We anticipate that the partnerships we enter into will be win-win partnerships that benefit micro-entrepreneurs and their communities, our partner organisations and Pollinate Group, creating a virtuous cycle of empowerment and economic growth.

Digitalising our Impact

Due to the impacts of COVID-19 and in order to keep up with the digital revolution, Pollinate Group has identified the necessity to transition our sales and training for staff and Suryamukhis online. As this report has shown, only 44% of our Suryamukhis have access to smartphones and digital literacy among them is uniformly low. We have realised that our Suryamukhis require digital literacy and financial literacy training as well as access to smartphones to increase their income, accelerate their entrepreneurial journey and provide life-changing products for their communities to move out of poverty.

In late 2020 and beyond, we will launch a Learning Management System (LMS) throughout the organisation which will provide the ability for both our staff and Suryamukhis to learn effectively in a COVID-impact world by accessing training online, and any number of times. This, unlike one off face-to-face training, will promote ongoing learning.

We will also procure smartphones for our Suryamukhis who do not have access to one already, and develop a mobile application in collaboration with our partner Accenture to enable our Suryamukhis to receive real-time information on their income and earning potential, manage their inventory and facilitate cashless transactions. This mobile application will be specifically designed to meet the needs of our Suryamukhis, many of whom are illiterate.

In addition to the above interventions, we will provide our Suryamukhis with training on how to use the mobile application, as well as on digital and financial literacy. We anticipate that this digital access will not only improve our Suryamukhis' ability to make sales and reach more customers, but will also improve their quality of life by providing many of them with access to new sources of education and entertainment for the first time.

We plan to roll out our mobile application and LMS across our Suryamukhi network in India and Nepal, with the aim of reaching 10,000 women entrepreneurs and 10 million of their customers over the next 5 years.

What's next for Fellowship Programs

The COVID-19 pandemic and the associated closures of borders have effectively cancelled Pollinate Group's scheduled Fellowship Programs for 2020 and 2021. Although we hoped that in-person programs would resume in early 2021, now the earliest expectation of programs returning to normal operations is 2022.

In response to our inability to operate our programs in person across India and Nepal, Pollinate Group is developing a Digital Program, in partnership with existing stakeholders. The program will be in a pilot phase from January - March 2021, prior to the full launch in July 2021. We anticipate and are hopeful for an eventual return to in-person programs in the near future, but are also excited to bring our impactful program to a broader audience online.



Thank you



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