



pollinate group

Advancing connected social businesses in India + Nepal



Sowing seeds for a better tomorrow

**Pollinate Group Impact Report
2022**

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CEO'S Message

-Each time a woman stands for herself, she stands for all!



In 2022, the world grappled and recovered from the aftereffects of the Covid 19 pandemic. Although the situation seemed bleak, the reality was a little brighter; as the saying goes, there is always light at the end of the tunnel. A 2021 [Development Initiatives](#) report stated, "The number of people living in extreme poverty is estimated to have fallen during 2021 as the global economy has started to recover, but there remains an estimated 698 million more people living in poverty today. India has experienced the greatest national reductions in extreme poverty of around 407 million people between 2010 and 2021." Pollinate Group is happy to be able to impact the lives of 168K people, creating routes of opportunities for women from unserved communities in India and Nepal. Through various initiatives aligned with SDG1, our contributions were INR 107.20 million worth of money saved by the people of these unserved communities led by women.

Looking from the gender lens, while women spend more than 70% of their energy on household jobs and taking care of children, their efforts go unrecognised. It gives them little or no time to take up paid work, thus pushing them towards poverty, and they become dependent on the income of the male family members. According to the [Sustainable Development Goals Report 2022](#), in 2019, women accounted for 39.4 percent of total employment before the pandemic. In 2020, women represented nearly 45 percent of global employment losses. In this period, Pollinate Group empowered 1,071 women who practically didn't have any source of income to earn around INR 7.07K through the women empowerment program. Through our efforts, these marginalised women could earn their own income by setting up micro-enterprises, thus contributing to SDG 5 of gender equality.

But the rising prices of every essential commodity led to another grave challenge - access to electricity, forcing communities to survive to live in darkness. [The World Bank report of 2021](#) stated the access gap has widened across regions. Nearly 90 million people in Asia and Africa who had previously gained access to electricity can no longer afford to pay for their basic energy needs. But the communities in India and Nepal where Pollinate Group created women entrepreneurs (Suryamukhis*) thrived. Our women entrepreneurs helped their communities living under \$ 1.90/ day to gain access clean energy products and contribute to a greener planet. Pollinate Group could help save 102.62 K TCO2 through our communities and give people access to clean energy - the SDG7 goal of the UN.

But this prompted an essential question for us. What's next? As Pollinate Group celebrated its 10th anniversary in 2022, it is time that we look back and observe, celebrate, and scale our impact.

In the last 10 years, we could reach 793,000 communities and help save 1.50 Million tonnes of CO2 through 263,000 sold products by training 1761 women entrepreneurs. I am grateful to each of our supporters who helped make this dream come true! But we won't stop here!

We have our eyes fixed on our bold vision for the next ten years:

- 1. Recruit and train 40,000 high-potential SURs*
- 2. Enable our SURs to sell 7.8 million units of clean energy and household products*
- 3. Reduce 122 million tonnes of CO2e emissions.*
- 4. Expand our operations from 25 (current) to 50 cities in India, Nepal, and other countries to scale our sustainable model of change globally.*
- 5. Impact over 120 million people.*

To scale our impact, we have adopted a four-pillar approach to address investments in its people, diversify the Product range, build meaningful Partnerships, and adopt Technology for scale.

As a whole, the women from the unserved communities have embraced the mindsets and approaches and started associating with Pollinate Group to achieve their goals and, in turn, help our goals of sustainable economic growth for the women and communities.

Sujatha Ramani,

CEO

Executive Summary

In 2012, Pollinate Group began with a mission to impact India and Nepal by empowering women in marginalised communities. Ten years later, we remain committed to this mission, fortified by substantial evidence of our impact. Our vision is to break intergenerational cycles of poverty by enabling female entrepreneurs to sell clean energy products to their communities. We are guided by our impact framework, which includes four key impact goals: fewer households living in poverty, women in leadership roles, communities are safer, healthier, and cleaner, and a newly added goal to increase digital access.

This report covers Pollinate Group's impact measurement and evaluation from July 2020 to December 2022. This period was crucial for the Pollinate Group since we were reviewing and rewriting our impact strategy, theory of change, and monitoring and evaluation systems. We have also made significant progress on the data collection process by enabling our internal team to collect data in real-time. The primary data sources of this report are based on the surveys conducted by us, namely, the suryamukhi baseline, midline, annual impact assessment, community baseline, product need assessment, and customer impact surveys.

During this reporting period, we had to deal with the devastating COVID-19 pandemic like the rest of the world. Due to the poverty and marginalisation of Pollinate Group's communities and SURs, they experienced significant suffering. Despite the challenging situation, we have made significant progress on SURs empowerment, as shown by the statistics below.

- 89% of SURs have increased their confidence levels
- 82% have increased their income
- 39% are in managerial positions
- 26% more SURs are making family decisions compared to the baseline.

In this report, we will elaborate on the empowerment of our SURs, their challenges, their transformation in their own lives, and their impact on their community and customers. The need for our products, along with our constant learning and adjustments along the way, were also studied and mentioned in this report.

14 locations in 2021
(55.56% increase)
28 locations in 2022
(100% increase)

POLLINATE GROUP'S GROWTH

786 SUR empowered in 2021
(127.17% increase)

1091 SUR empowered in 2022
(38.80% increase)

India

GROWTH IN WOMEN (SURYA MUKHI) EMPOWERMENT

520 SUR empowered in 2021
(14.04% increase)

670 SUR empowered in 2022
(31.15% increase)

Nepal

315K in 2020
347K in 2021
383K in 2022

India

NO. OF PEOPLE IMPACTED

365K in 2020
389K in 2021
409K in 2022

Nepal

1.07 M in 2020
1.10M in 2021
1.11M in 2022

India

TCo2e SAVED

375.97 K in 2020
378.50 K in 2021
378.74 K in 2022

Nepal

AUD 22 M upto 2022

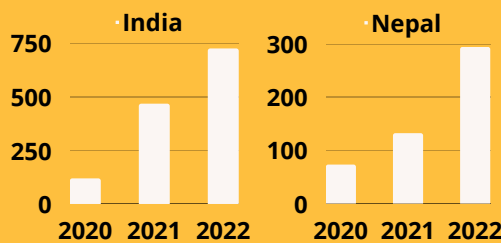
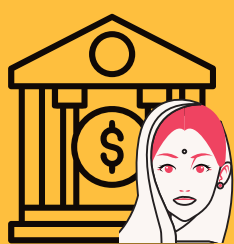
India

\$ SAVED BY CUSTOMERS

AUD 9.8 M upto 2022

Nepal

Suryamukhi Empowerment Impact



India
92%



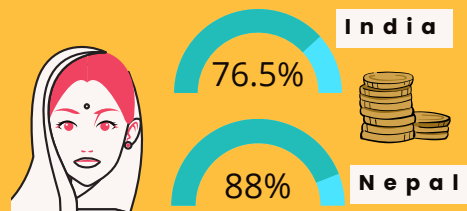
Nepal
86%

-women entrepreneurs who have bank accounts

-% women entrepreneurs with increased self-confidence



-% women entrepreneurs who have started formal business*



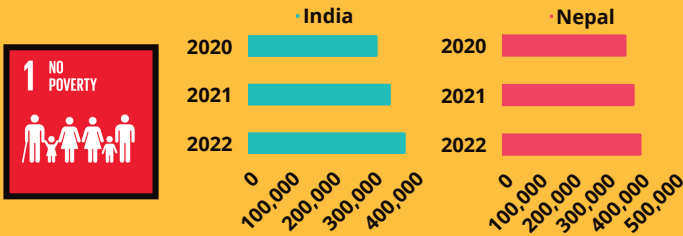
-% of women entrepreneurs with increased income*



-% women entrepreneurs who increased their business skill and knowledge*

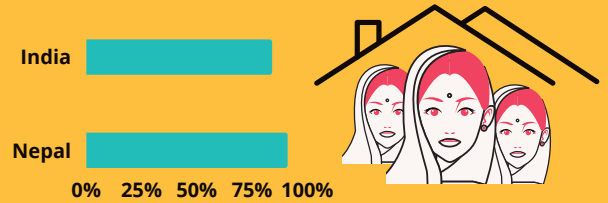
SDG Goals and Indicator Impact

SDG Indicator: Proportion of population living in households with access to basic services



-Communities are safer, healthier and cleaner

SDG Indicator: Proportion of population living below the national poverty line, by sex and age



-Households in poverty reduces

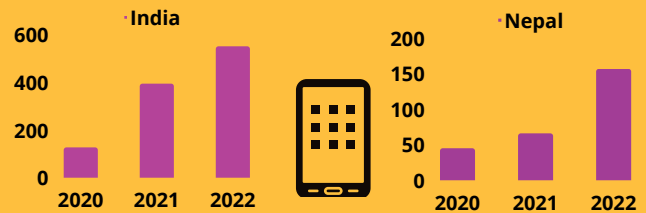
SDG Indicator: Proportion of women in managerial positions



India: 26% in 2021
Nepal: 51% in 2021

-Women take on leadership role

SDG Indicator: Proportion of individuals who own a mobile phone by gender



-Women have access to smartphones

SDG Indicator: Renewable energy share in the total energy consumption



India: 4055 in 2020, 4989 in 2021, 5026 in 2022



Nepal: 314 in 2020, 111 in 2021, 75 in 2022

India

Nepal

-Number of SDGs products sold/ tCO2e saved

SDG Indicator: Proportion of informal employment in total employment, by sector and sex



India: 41% in 2021



Nepal: 75% in 2021

-% of women who were not in job before but now are working as Suryamukhi

Pollinate Group's Aligned Goal



10 years of impact

About Pollinate Group

Through the distribution of life-changing goods like solar lights, clean cook stoves, kitchen appliances, water filters, and feminine hygiene products, among other things, Pollinate Group, an award-winning organization, empowers marginalized women as micro-entrepreneurs and works to reduce poverty, advance gender equality, and increase access to renewable energy.

The uniqueness of the model lies in deriving opportunities from the challenges. By tapping into poverty with its improvised program, Pollinate trains and empowers women in entrepreneurship skills of the supply chain, financial management, etc., including digital inclusion in learning management systems. Pollinate Group develops a proactive practice for these women to implement safer routes to a sustainable, cleaner life and income source.

In its capacity as a social enterprise, the impact model reflects more on the neglected women motivated by compassion and a desire to improve social and economic conditions for the women micro-entrepreneurs and their communities.

Therefore, Pollinate Group emphasises more on initiatives that bring positive change and have the potential to generate large-scale and long-lasting solutions for unserved women.

Our Mission:

We empower women as leaders of change to distribute products that improve health, save time and save money for the world's most neglected communities.

Our Vision:

A world where women are equipped to lead their communities out of poverty.

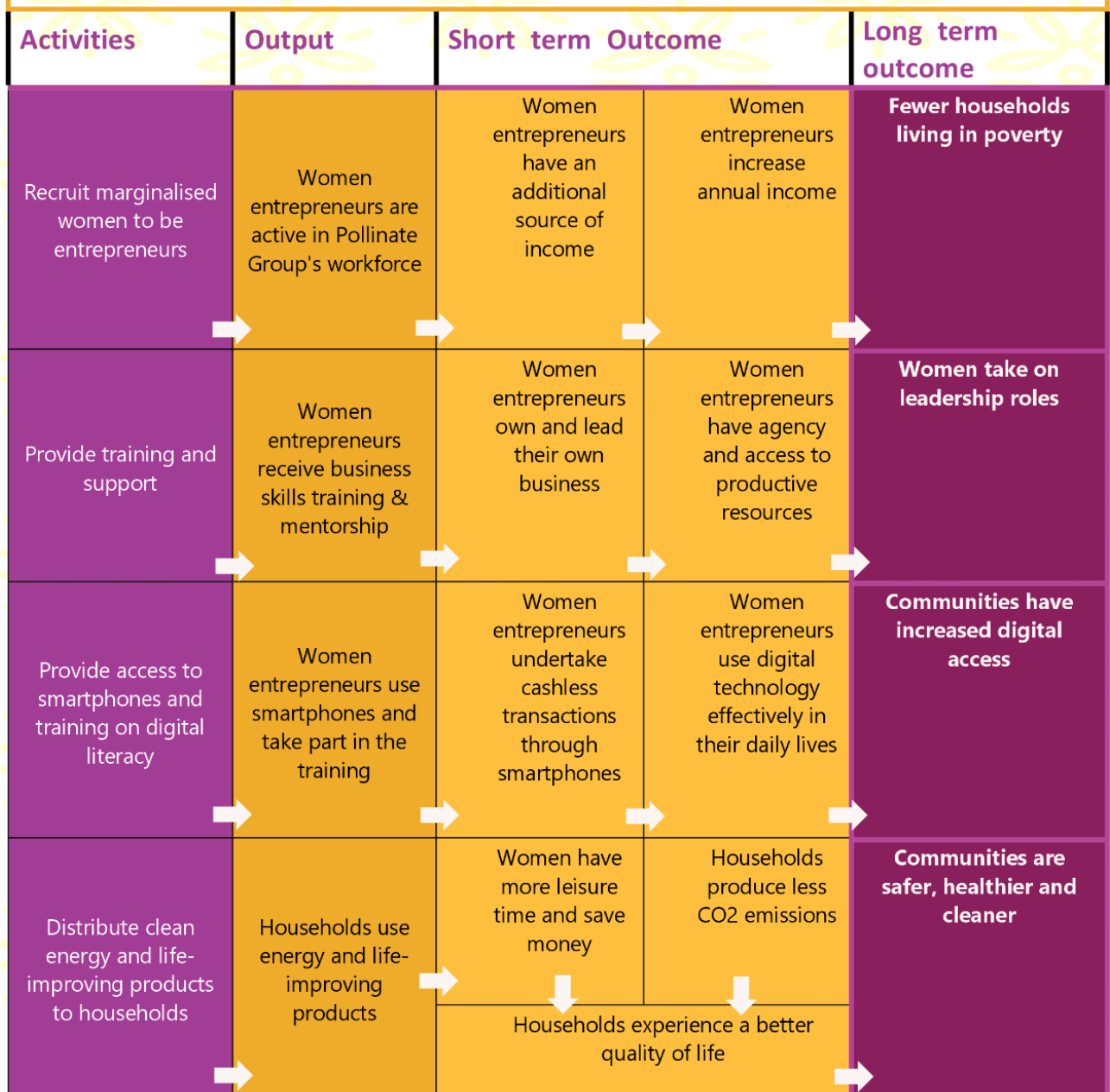


Learn more at <https://pollinategroup.org>.

Our Impact

To lead a prosperous life, one should have access to all the necessities in life. The gathered data aims to display and understand the change in the quality of life led by the SURs after joining Pollinate. Pollinate Group measures and tracks its impact through a comprehensive impact framework and Theory of Change (TOC).

Pollinate Group's Theory of Change (TOC)



New Impact Area Added: Digital Access

Pollinate Group's multi-dimensional unique model underwent a shift in defining its impact areas in 2021. In this digital world, impact demands gender and digital financial inclusion, especially in the aftermath of the COVID-19 pandemic. This prompted Pollinate Group to incorporate a fourth impact area focusing on digital access in line with the organisation's reliance on and use of digital technology to achieve its scaling and growth plans. The four impact areas are as under

- **Fewer households living in poverty**
- **Women take on leadership roles**
- **Communities have increased digital access**
- **Communities are safer, healthier & cleaner.**

According to [data from the International Telecommunications Union \(ITU\)](#), the proportion of women using the internet globally is 48%, compared to 58% of men. In relative terms, the global internet user gender gap is 17%. Therefore there is a clear need for intervention.

Pollinate Group directly impacts women by training and providing them with smartphones through which she gets on the digital literacy journey. But her access to smartphones depends on the margin earned from sales through her micro-enterprise. In other words, it is not a mere "giveaway" but a pathway to promote an impetus to grow her sales and boost her self-confidence, thus enabling a feeling of "owning" the smartphone. The contributions in this impact area are aided by Pollinate Group's SUR Mobile Application, where a SUR places stock requests and does digital monetary transactions, among others. From 2020 to 2022, we enabled 316 SURs to practice digital transactions, which comprise literate, semi-literate, and illiterate women across India and Nepal. This has resulted in increased self-worth, determination of choice, becoming a part of her household decision making and having a louder voice.



The detailed progress and indicators for each long-term goal are mentioned below.

Progress Toward Long-Term Outcome Impact Indicators

We have determined our direct and indirect outcome metrics to track changes in the SURs' lives. We gather operational data using the CRM system and conduct impact surveys to measure data in the following key categories. The indicators and metrics used to measure them are discussed in more detail in the following sections, along with an overview of the impact figures.

Fewer Households Living in Poverty

We analyzed each woman's economic position based on their family income, individual wages, and contribution to their financial situation to determine our impact on reducing poverty.

- Population living below the national poverty line - 88% (considering 1.9\$ earning per day earning as the benchmark)
- Average annual income of the SURs - INR 4594.88 (India); NPR 7804.54 (Nepal)
- Change in SURs income - 82%
- Contribution of women in the family expenditures -73%

Women are in Leadership Role

We know how gender norms influence how women are expected to lead their families and society. As a result, it becomes even more important to evaluate our impact by considering the voice, power, and agency of the SURs. The following are the main outcome metrics attained in the previous two years.

- Women are in managerial positions- 39%
- Women who have started a formal business after joining pollinate -31%
- Increased business skill and knowledge -62%
- Improvement in their access and control over productive resources in the household and community- 26%
- Increased in self-confidence -89%
- Get a job and joined formal economy -64%

● **Communities have Increased Digital Access**

Digital accessibility refers to the inclusive practice of removing barriers that prevent interaction with or access to digital tools and technologies. It is crucial to create a truly inclusive world for everyone. Pollinate Group aims to offer an equal opportunity for digital access to all the SURs and communities where we work. Under this impact area, the outcome indicators are as follows:

- Number of women who have access to a smartphone - 709
- Number of women using cashless transaction, mobile application 316

● **Communities are Safer, Healthier & Cleaner**

The women and the community that Pollinate Group serves are equally valued in its business strategy. Every product has a significant impact on the communities that the SUR is a part of, such as bettering access to clean energy products, clean cooking appliances, women's hygiene products, better health and sanitation, and so forth. The outcomes for the previous two years within this impact area are assessed using the following metrics.

- Number of products sold 262 K
- People reached 792K
- CO2e saved 1.49 M
- Customer reported quality of life has very much improved 32%

Impact on Sustainable Development Goals (SDGs)

The primary focus of the Pollinate Group is to impact SDG1, SDG5, and SDG7. Under each SDG, we directly report the below indicators.

#SDG1 End poverty in all its forms everywhere

1
NO
POVERTY



1.2.1 Percentage of population living below the poverty line- 84% of India and 91% of Suryamukhi families are below the poverty line.

1.4.1 Proportion of the population living in households with access to basic services- In India, 383 K & Nepal, 409 K people have access to clean energy and life-improving products.

#SDG5 Achieve gender equality and empower all women and girls

5
GENDER
EQUALITY



5.5.2 Proportion of women in managerial positions- 26% of women in India & 51% of women in Nepal.

5.b.1 Proportion of individuals who own a mobile telephone, by sex - 60.59% of women in India & 51.48% of women in Nepal have access to smartphones.

#SDG7 Ensure access to affordable, reliable, sustainable and modern energy for all

7
AFFORDABLE AND
CLEAN ENERGY



7.1.2 Proportion of population with primary reliance on clean fuels and technology -By December 2022, 1,14,192 clean energy products were sold in India & Nepal.

7.2.1 Renewable energy share in the total final energy consumption- By December 2022, we have been able to save 1.49 million TCO2e in India & Nepal.



By tackling these goals, Pollinate Group also impacts other interlinked SDGs.

Through bringing clean energy and life-improving product to the most neglected communities, Contributions are made to help achieve SDG 3 for good health and well-being. Creating a sustainable income source for women advances the mission of SDG 8, i.e., decent work and economic growth, and SDG 10, i.e. reduced inequalities.

Lastly, by providing affordable clean energy, Pollinate Group also contributes to SDG13, which aims at taking climate action to reduce the carbon footprint of these communities.

About our Suryamukhi

SURs at Pollinate Group range in age from 18 to 54 and come from different regions of India and Nepal. 31% of our SURs are illiterate, despite the fact that the majority of them have only completed primary and secondary education. Our SURs have an average marital age of 20 years and often marry between 20 and 28.

Every 5 out of 6 households of SURs live below 1.90 \$ a day with limited or no exposure to access capacity-building or upskilling training programs. At least 60% of the SURs under Pollinate Group have never attended any training in both countries, implying a feeling of middle/lowest standing in the village. But with the help of Pollinate Group, these women aspire to make it big and secure a higher position in the community.



Rupali from Kolkata says, "With my earnings growing through my micro-enterprise, I feel confident thinking of actualising my dream of becoming independent-something that was dead long ago. In the coming years, I want to run my own business selling clothes and displaying the products I sell with the help of Pollinate. I thank Pollinate Group for their continued support."

SURs make money by selling goods distributed by Pollinate Group to the customers, as a salesperson through various sales strategies.



65% of our SURs in Nepal & all the SURs in India use word of mouth and recommendations of existing customers to find new customers.

Impact on Suryamukhi

I. Economic Status

“Being a woman is extremely challenging. I have always wanted to work and support my family. But I have faced much resistance from my family and community members every time I tried to have this conversation. I feel uncomfortable relying on my husband for the smallest purchases. This is not all; my husband is under a lot of stress as he is the only person earning an income for the family. If I work, I can ease his stress and ensure that my children continue their education at any cost.” Naazmeen Bano.



More than 80% of SURs are below the poverty line, i.e, below \$1.9/day.

The following table mentions the baseline figures, which reflect the living conditions and background of SURs.

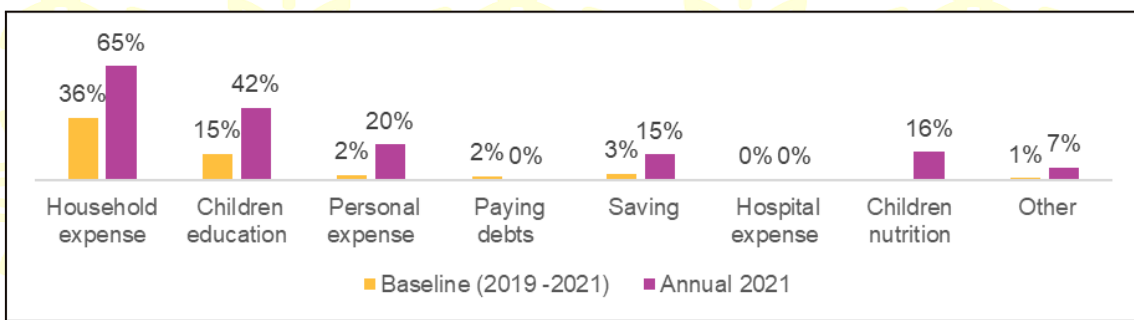
Parameters	India	Nepal
Average family income	INR 11, 957.71	NPR 14,925.5
Below national Average	81%	89%
Earn below \$1.90 a day	84%	92%
Women's contribution to household expenditure (increment from baseline)	30%	66%
Women's contribution to children's education (increment from baseline)	27%	32%
Women's contribution in savings (increment from baseline)	12%	62%

Source: Annual Survey 2021, Covid Impact Survey (Suryamukhi) 2021

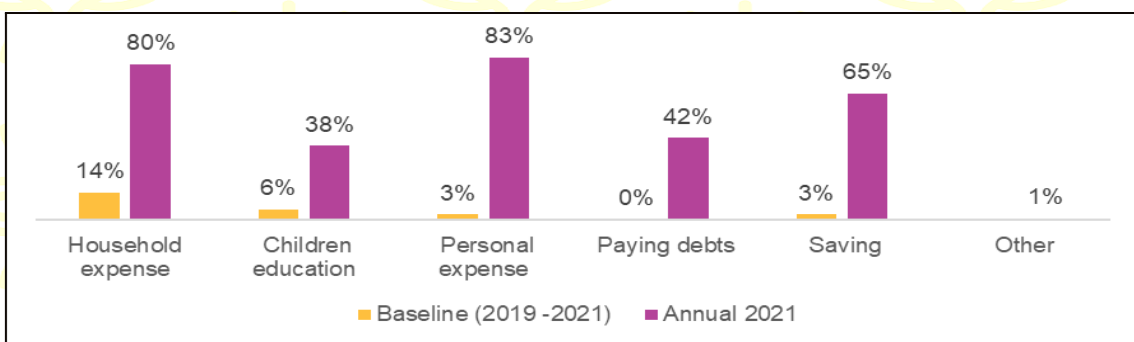


In both countries, there has been a positive change in the contribution of women in the different aspects of household expenses & savings after they joined Pollinate Group. The spending patterns of SURs in each country are shown in the graphs below.

India:



Nepal:



II. Women's Voice, Power, and Agency

Shashi Prabha is a single mother of five children who lost her husband - the only breadwinner for the family four years ago to kidney failure. She was married off early. With a large family, she had no source of income and didn't have any opportunities to access capacity-building or upskilling training programs. At 32 years of age, Shashiprabha began her entrepreneurial journey with Pollinate Group in November 2021. She is keen on accessing training programs and learning to earn an income on her own finally.



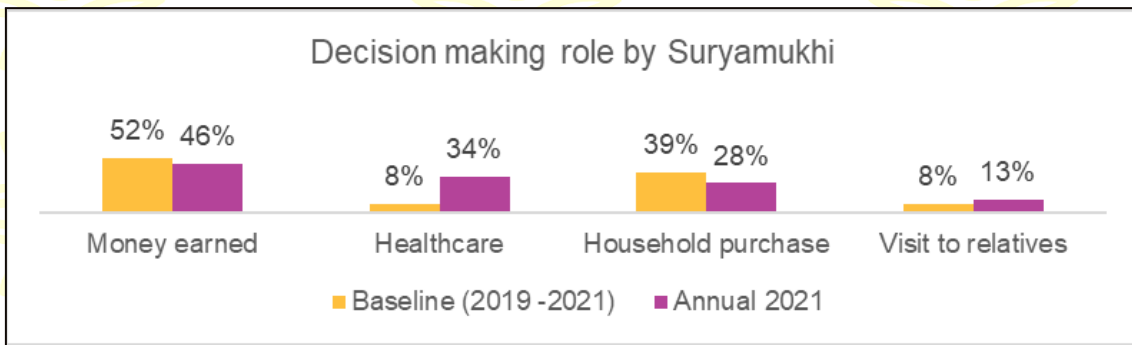
Women play a very profound role in society; they are regarded as the perfect homemaker in the world; hence their decision matters in their home. The figures below aim at understanding the change and the various ways the role of women in decision-making is influenced.

Although the SURs in both countries feel more empowered in household decision-making after joining Pollinate, their husbands are still the main influencers of their business decision. Nepal SURs have very low decision-making power about their healthcare compared to Indian SURs.

Parameters	India	Nepal
<i>Decision-making for money earned by SURs themselves</i>	46%	35%
<i>SURs opinions considered in buying expensive items</i>	91%	90%
<i>SURs consult husband for business decision</i>	78%	75%
<i>SURs making decisions about their children's healthcare of their own</i>	33%	10%

Source- Annual Survey 2021, Midline Survey 2022

In India, mixed changes have been observed from the baseline survey to the annual survey. The decision-making for money earned by women and household purchases has decreased by 6 and 11%, respectively. In comparison, the decision-making role of SURs about healthcare and visits to relatives has increased by 7 and 26% from baseline to annual, respectively. Therefore, the autonomy of their decision-making has increased more than before.



III. Skill Enhancement

Bhagwati, from Nepal, joined Pollinate as a woman entrepreneur without the support of her husband. She started reaching out to newer customers using mere pictures of the products.

Training sessions from Pollinate improved her knowledge of handling business, digital, and marketing efficiency, strategically reaching out to her customers and supporting her decision to remain empowered.



After sailing through the pandemic smoothly and growing her sales more than ever, she is now an owner of a roadside eatery nearby town and keeps the solar products on display to attract new customers.

Focusing on developing women’s skills and motivating them to develop life skills helps them to lead to better livelihood & economic independence.

Access to skill enhancement training was limited to less than half of the SURs, but presently, more than 80% have access to various training programs to enhance their skills. The below table captures this through a country-wise breakup.

Interventions	India	Nepal
<i>Training attended by SURs before Pollinate</i>	21%	50%

Source- Baseline Survey 2021, Midline Survey 2022

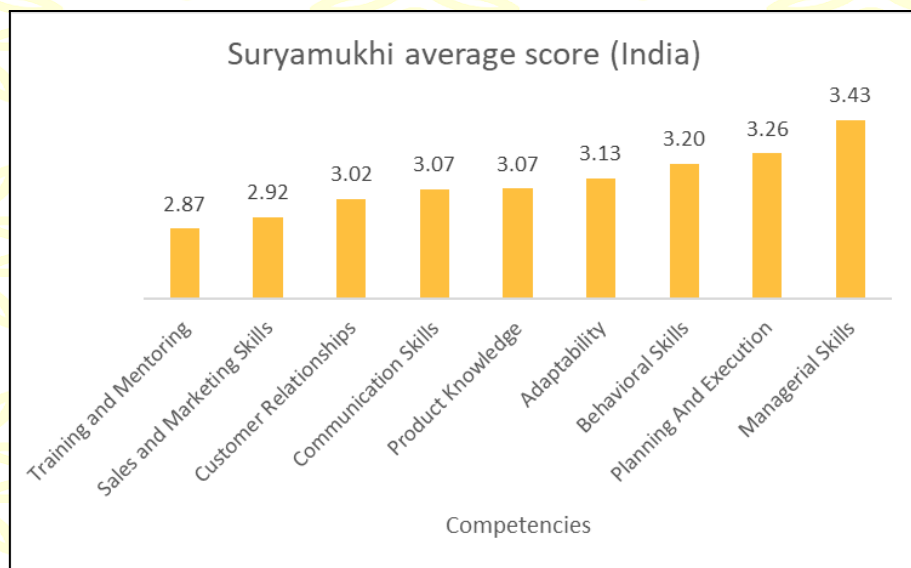
Pollinate Group, focuses extensively on the holistic development of the SURs and helps them to enhance their skills by identifying eight competency skills through various training provided by the field mobilizers. The SUR performance is tracked

each quarter on these competency skills and is given a score based on their performance in each competency from 1 to 5 (1 being the lowest & 5 being the highest).



The chart

below shows the average score of all Suryamukhi in each competency in India for the year 2021.



Source - Competency Report 2021

Tracking these competencies provides necessary data, which gives an idea of the areas that have improved & the areas that need to be worked upon. For example, in 2021, in the chart above, SURs have the highest score in managerial skills but the lowest score in training & mentoring.

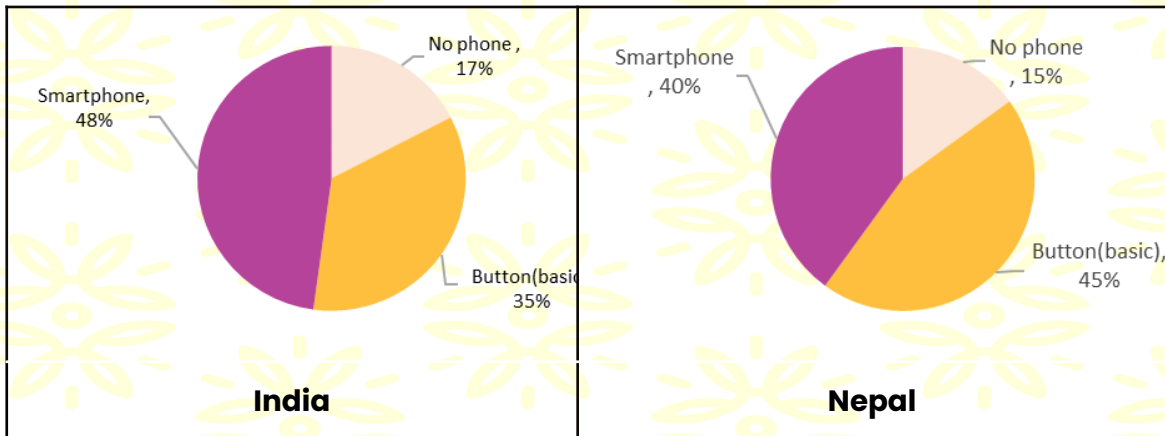
IV. Digital Access

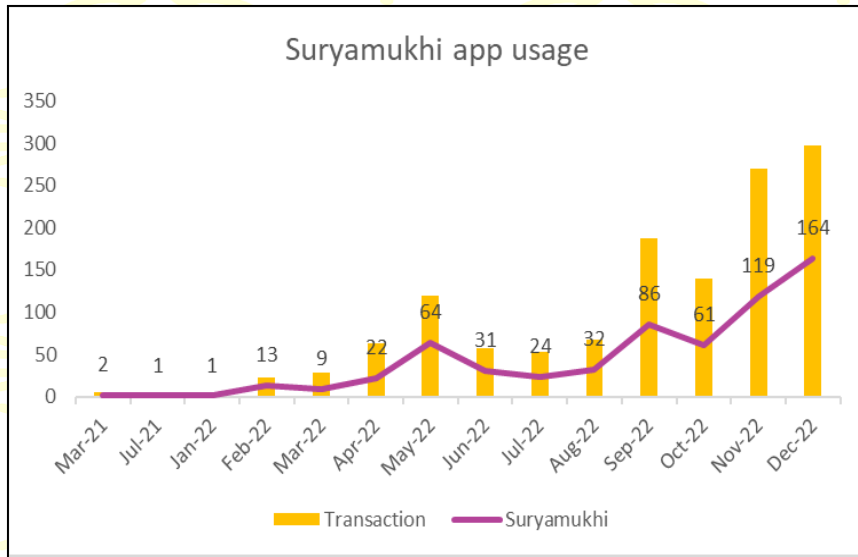
41-year-old SUR Thayamma from Bangalore shares, "Being illiterate always knocked my confidence, and slowly I became fearful of being left further behind as I watched my children engage in the digital age. But thanks to the digital literacy and inclusion initiatives of Pollinate Group, I feel that I am literate for the first time in my life."



Pollinate Group's digital literacy and inclusion initiatives for all SURs in India and Nepal enabled them to optimise their business processes, improve communication and stay connected within their networks since 2020.

The graphs show below, more than 80% of our SURs have their own phone in both India and Nepal. Those who do not have their own phones rely on their husbands' phones. Among the Suryamukhis who don't own a phone, In India, only 13% of the women can use this phone whenever they want, while in Nepal, 67% can use it whenever they want.





Source - Suryamukhi digital platform usage stats



The chart represents the number of transactions done by SURs every month in the Suryamukhi Digital Application. The graph shows that there has been a steady growth in the usage of Suryamukhi apps since 2021. December 2022 was the peak month with the maximum number of transactions.

The major use of the Suryamukhi app is for ordering stock, one of the challenges around the app, reported by SURs, is the login issue. In general, SURs face inconsistent internet connection.

V. Suryamukhi's Experiences and Challenges



"I bought a solar light from Pollinate Group more than two years ago, and my family is still using the same light. We never had any issues with it. Over two years, many of my neighbours and family members have often enquired about the product and bought them. In the communities where we live, the only source of light is either candles or kerosene lamps. The fumes of these become unbearable after a point of time and hamper daily activities like cooking, studying children, etc. Solar lights are more reliable than either of these options and also give much better light and, in the long run, are more cost-effective. My own experience motivated me to join Pollinate Group as an entrepreneur."

The below sections explain the challenges & the experiences of SURs while working with the Pollinate group.



a. SUR Experience during COVID-19

The table below displays data collected from the SURs in the Covid-19 impact survey. This data points out that 3 out of 4 SURs in India and Nepal lost an additional source of income during the lockdown, causing them to rely on their income from Pollinate Group. The focused digital innovations ensured that the SURs could continue to earn an income during any subsequent COVID-19

outbreaks. This paved an opportunity to motivate new SURs to join the Pollinate Group.

Parameters	India	Nepal
<i>Received support from Pollinate Group</i>	99%	99%
<i>Pollinate helps to build business activities</i>	34%	91%
<i>Pollinate helps to build self-confidence</i>	91%	38%
<i>Do not contract Covid-19 infection</i>	97%	94%
<i>Unsure of Covid-19 vaccination</i>	77%	86%
<i>Loss of additional source of income during lockdown</i>	74%	78%
<i>No source of income other than Pollinate Group</i>	36%	46%
<i>Relocating to communities post-pandemic</i>	88%	NA
<i>Top priorities for SURs</i>	Food, 43%	Health, 70%
<i>Interested in continuing with Pollinate</i>	91%	100%

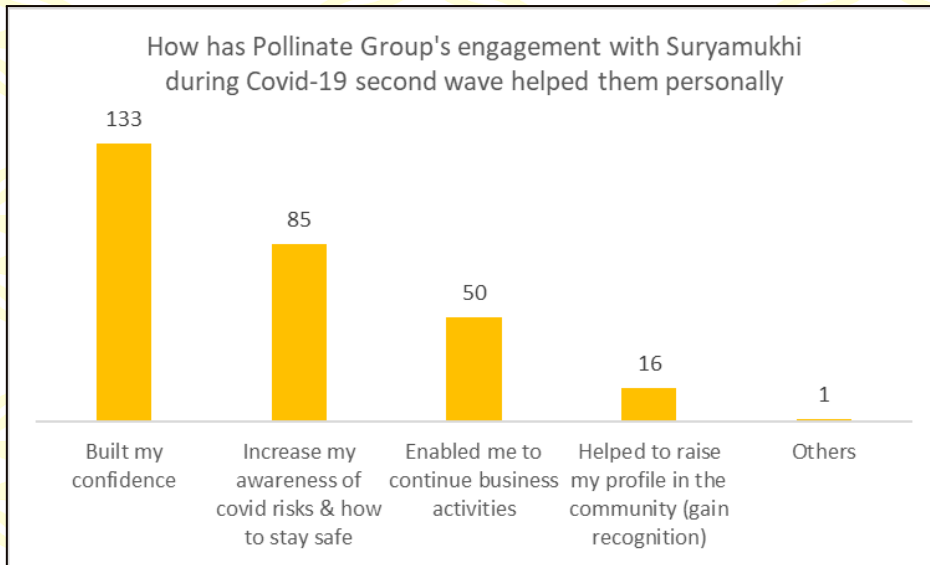
Source -Covid Impact Survey 2021 (SURs)

All SURs reported that association with Pollinate Group during difficult times had given them hope. In India, 30% of SURs relied on the income generated by their work with Pollinate Group.

Almost all of the respondents received support from the Pollinate Group. At the same time, significantly more SURs in Nepal reported that they were helped with business activities than the SURs in India. Conversely, more SURs in India got help to build their self-confidence.

The graph below elaborates on the impact of Pollinate Group's effect on the SURs, with the majority reporting that Pollinate built their confidence and increased their awareness of COVID-19 risks.





36 years-old Mina Bista from Chitwan, Nepal shares, "Displaying life-improving products at my shop, helped me build better trust and long-lasting customer relations. This newly gained trust from my customers helped me play a key role in keeping my communities safe by spreading awareness and reducing the misinformation during the pandemic."

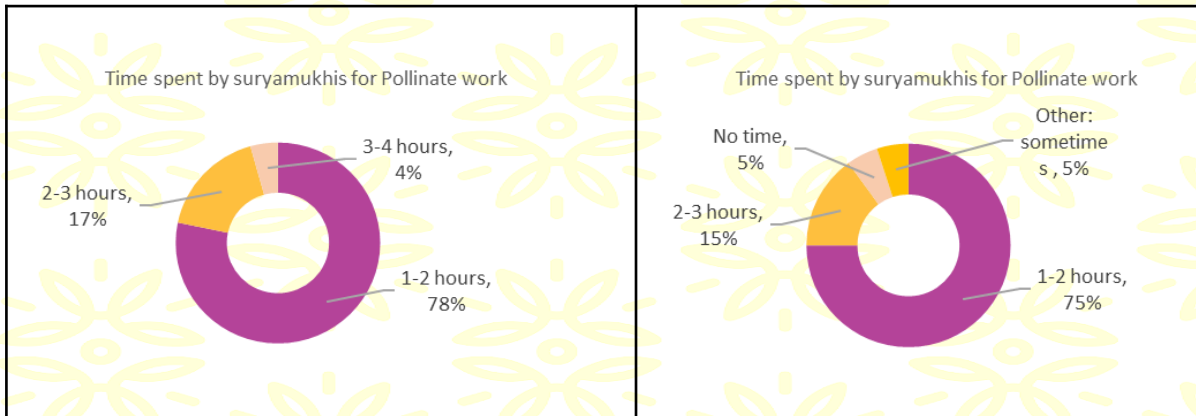


b. Suryamukhi Barriers

The majority SURs spend 1-2 hours on SURs business. Pollinate offers flexible working hours for women to participate as SURs and benefit from the program.

Parameters	India	Nepal
<i>SURs spending 1-2 hours for business purposes</i>	78%	75%
<i>Limited time is one of the major barriers</i>	78%	100%
<i>Difficult to identify customers</i>	52%	80%

Source- Midline Survey 2022



India

Nepal



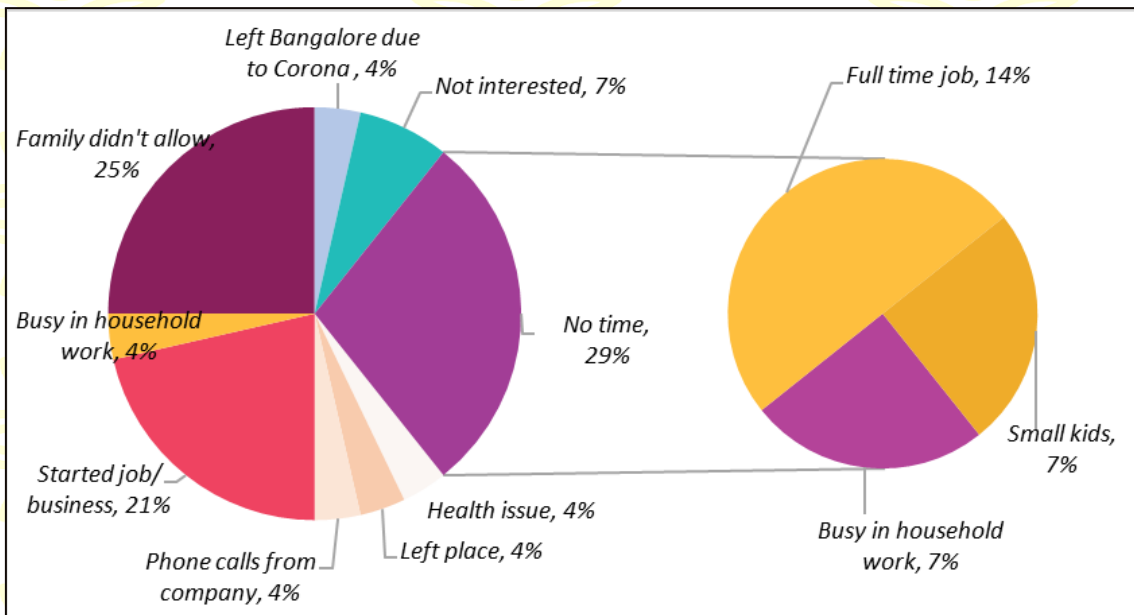
The time barrier is one of the major challenges for the SURs due to the fact of being the primary caregivers of their families. Lack of confidence and limited mobility are other important barriers that the SURs face. Moreover, 20% of SURs experienced a lack of trust since she was viewed as “woman” entrepreneur in the community.

The primary reason for SURs dropping out in India and Nepal are, mainly, an overload of day-to-day household responsibilities.

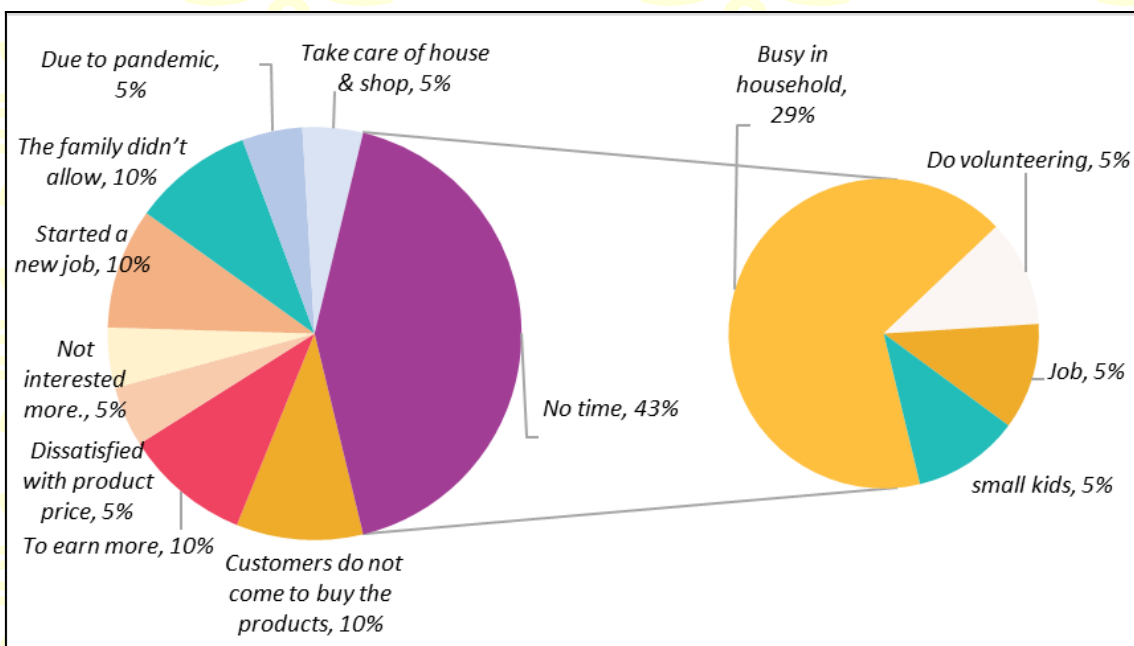
In the years 2020 & 2021, as the world faced the COVID-19 pandemic, India and Nepal were under a nationwide lockdown. Consequently, people started adopting reverse migration, from urban areas to their native places, especially in India, eventually resulting in the exit of SURs from Pollinate Group.

In 2021, around 150 SURs dropped, out of which only 47 (26 SURs from India and 21 Surs from Nepal) were available for Pollinate Group’s exit survey.

In India, the family not allowed to continue working with Pollinate Group caused one-quarter of the SURs to drop out. The graph below further elaborates on this and other reasons for SUR dropping out.



In Nepal, working and engaging in household work has been a major factor in leaving the SURS job. The graph below explains this in further detail.



c. Feedback



Feedback collection and continuous improvement are integral parts of Pollinate Group's operations. The feedback is collected on the support, training, and products required by SURs. Feedback on any additional support a SUR might need is also collected.

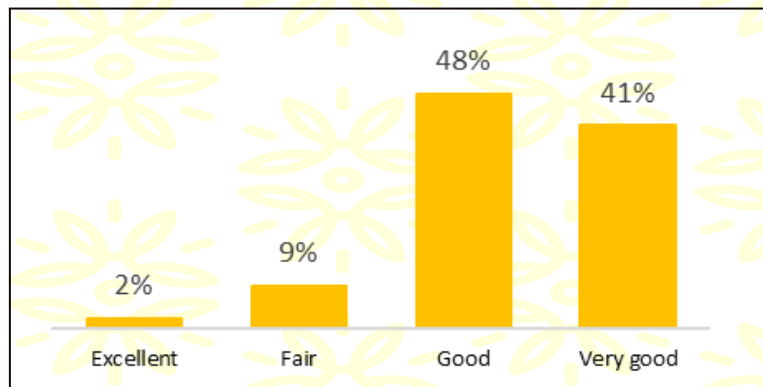
SURs are satisfied with Pollinate's product and service quality. Every 3 out of 4 SURs thought that the knowledge they had gained from Pollinate Group had helped them in their future development.

The table below explains other feedback from the SURs.

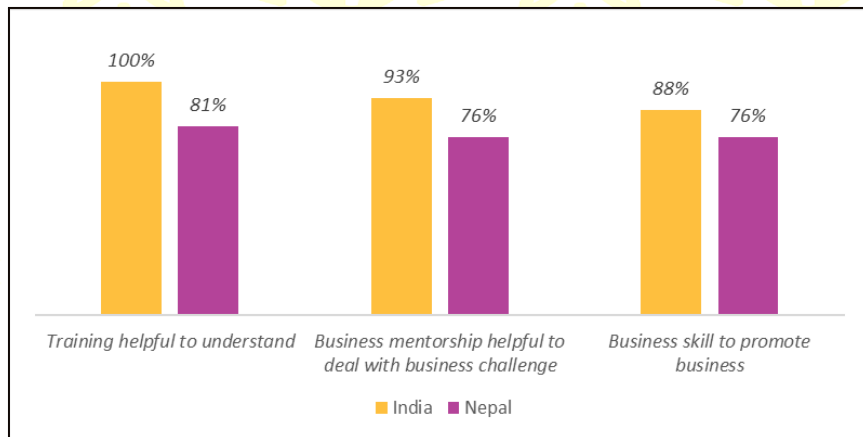
Parameters	India	Nepal
<i>SUR experience good or above</i>	91%	45%
<i>Timely delivery</i>	68%	71%
<i>Satisfaction with product quality</i>	100%	86%
<i>Enough volume to sell</i>	86%	62%
<i>Training helpful in understanding</i>	100%	81%
<i>Business mentorship helpful in dealing with business challenges</i>	93%	76%
<i>Business skills to promote business</i>	88%	76%

Source: Midline Survey 2022 and Exit Survey 2021

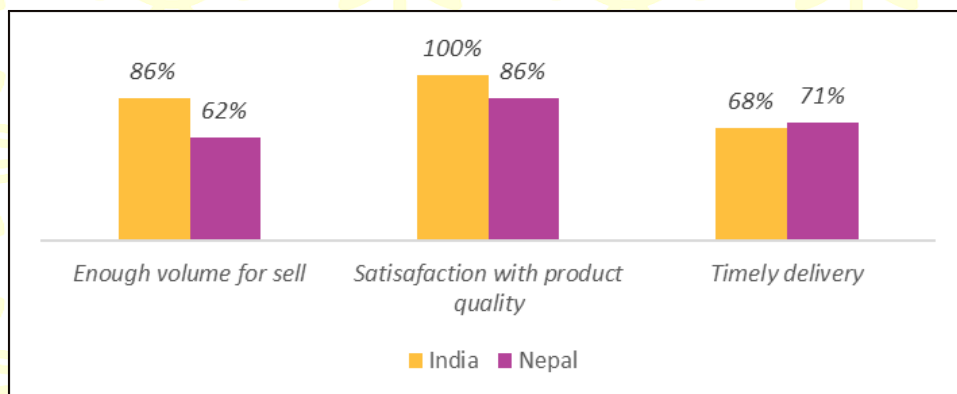
Rating of Suryamukhi's Experience with Pollinate Group



As shown by the chart below, the majority of SURs in both India and Nepal are satisfied with the product delivery, quality, and volume. However, timely delivery in both countries and product volume in Nepal could be improved.



80-100% of SURs from Nepal and India agree that further training and mentorship are helping to deal with their business challenges.

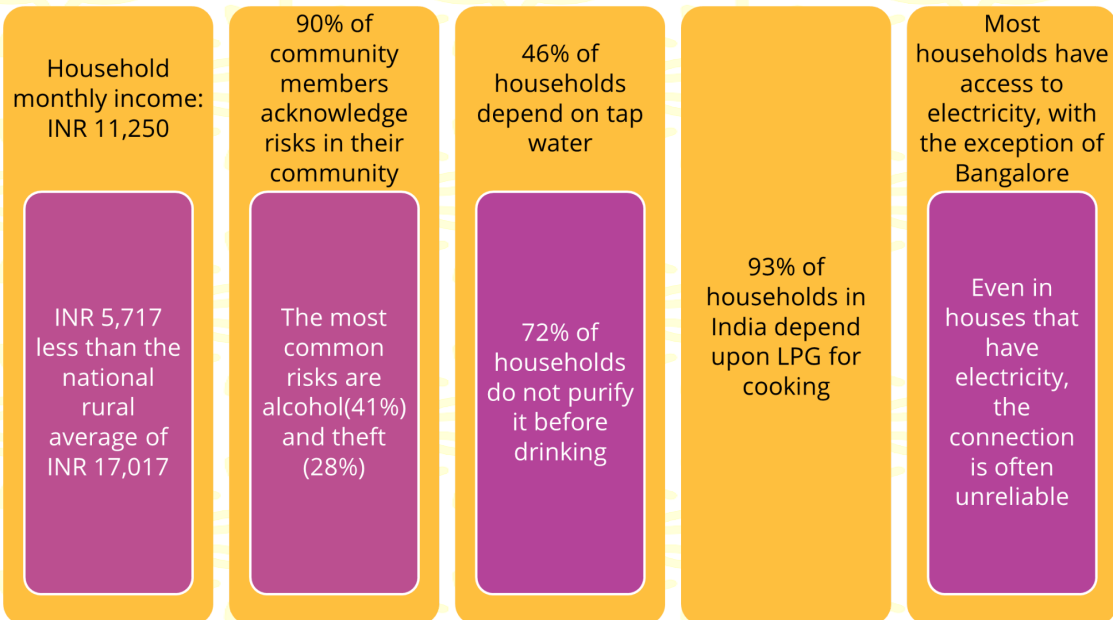


About our Communities

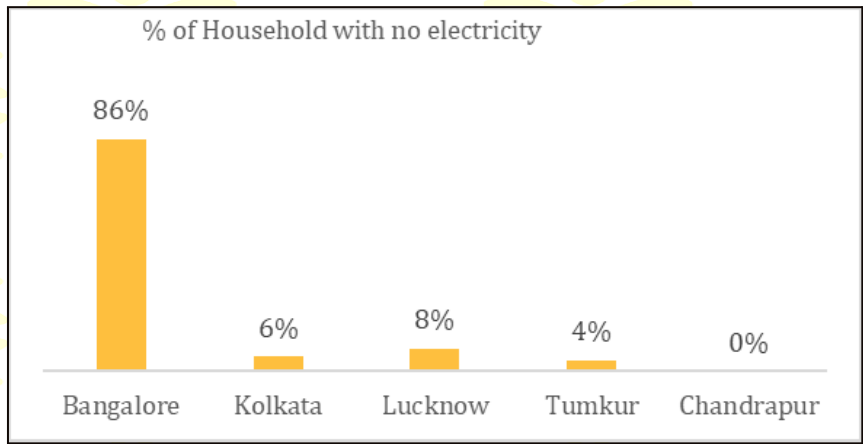
Pollinate Group currently operates in 25 geographical locations in India and 3 districts in Nepal. In 2022, Pollinate Group has grown by 127% and served 5323 communities.

Pollinate Group works with some of the most disadvantaged communities in the world who are earning less than \$1.90 a day. The customers from these communities are scattered, not engaged in a formal economy, with almost no access to have had a formal education.

Trapped in cycles of poverty without the tools and backing to create a new life, these communities are the most in need but are the hardest to support.

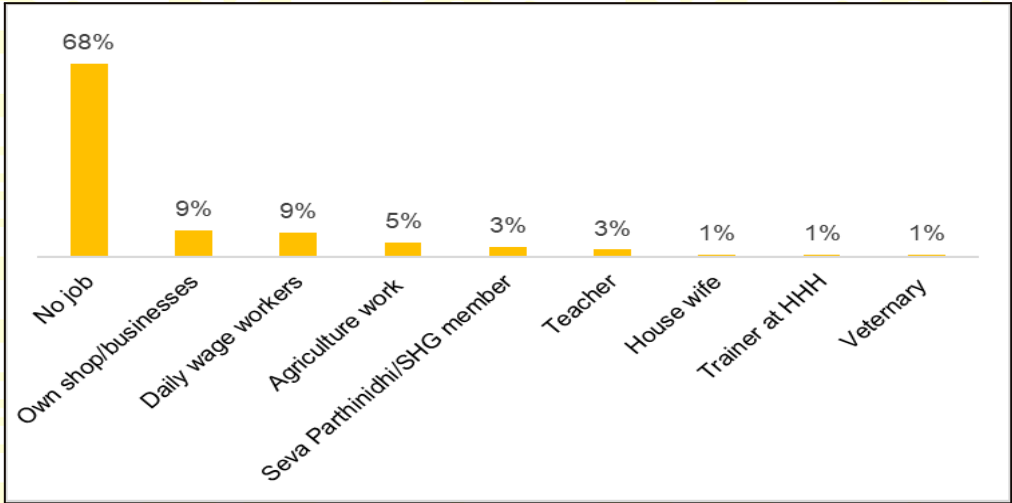


Below are some basic statistics that give further insights into the communities that Pollinate Group serves.



Demographic Gender Trends

Pollinate Group has a unique demographic gender trend compared to the general community urban settlement in India. On average, 80.8% of working-age women are not taking part in paid work in 2021, according to the World Bank. In our communities, 68% of female community members do not hold jobs. The working women own their own shops or business, followed by agriculture work and teaching.



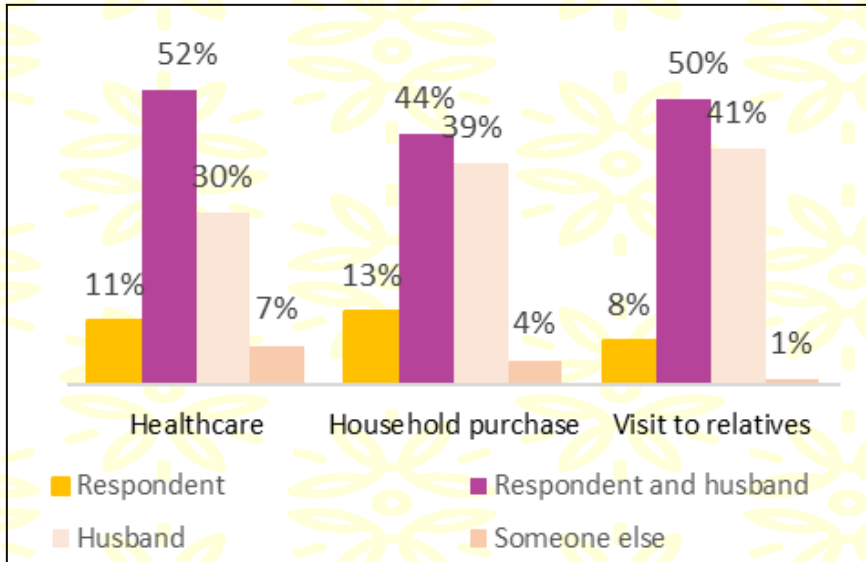
Jobs held by women in the community

In the majority of Pollinate Group’s communities, women are not involved in any form of business, and the major reason involved is the lack of capital investment. 60% of the members said financing/start-up capital is one of the biggest challenges for women in starting a business, followed by a lack of skill/knowledge & mentorship.

The husband has a huge say in the decision-making related to health care,



household purchase, or visit to any relative. Even 53% of the surveyed respondents feel that the man has the responsibility to earn & feed the family members.



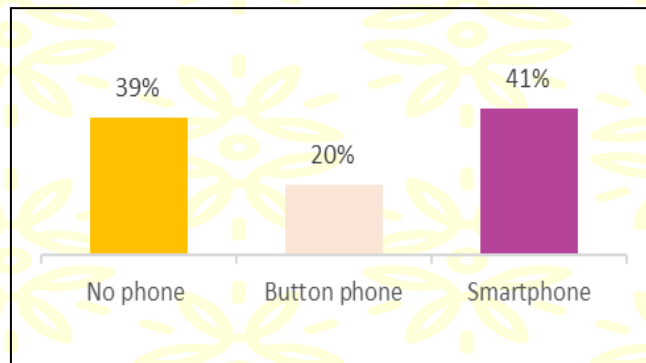
Decision-making responsibility in the household

Every 4 out of 5 community members said that they have never attended any training or any sort of mentorship session. The major reasons reported were lack of information or opportunities around the communities.



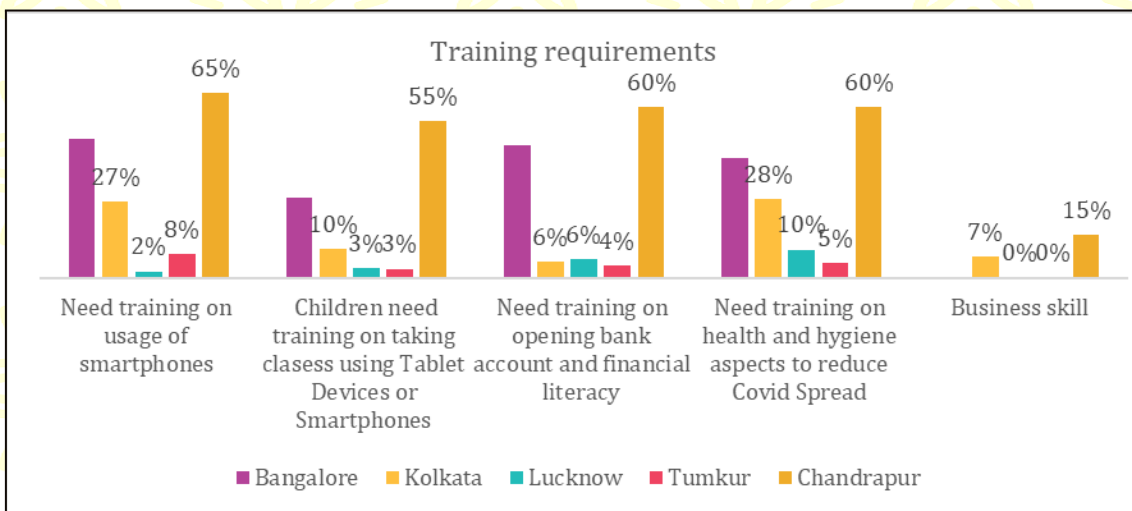
Access to Digital Technology

The graph below shows that a significant portion (39%) of the respondents does not have a phone. Of those who do not have a phone, the major reason is that phones are expensive. Additionally, 42% of the surveyed community members do have internet access.



Phone Access by Community Members

During the need assessment survey of 2021, the data indicated a growing need for training on the use of smartphones, financial literacy, and health and hygiene awareness from customers from different communities. The graph below shows the training requirements from each location where Pollinate Group serves.

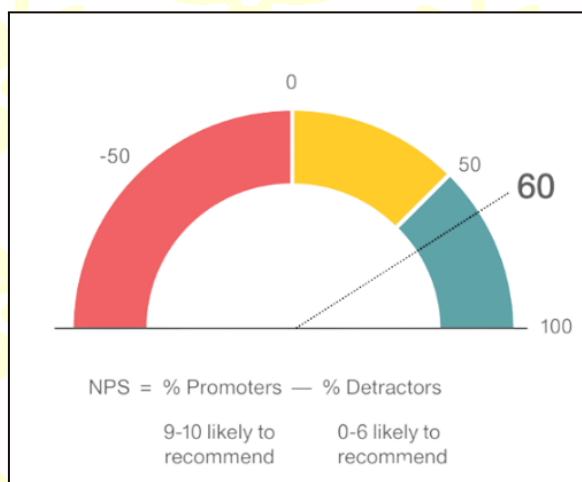


Customer Impact

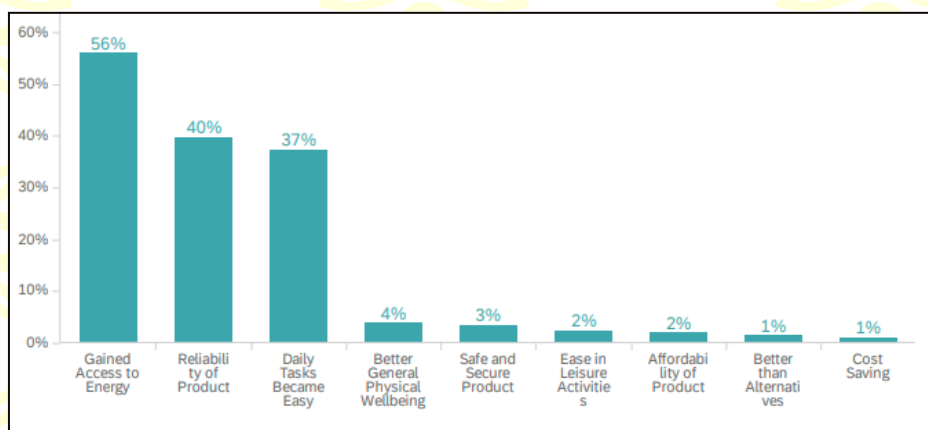
Pollinate Group's customer gender ratio (female to total customer) is 1:5. With the help of third-party evaluation, 60 Decibels, Pollinate Group conducted customer surveys in September 2020 to measure the customer impact and satisfaction level.

Here are some interesting findings from the 60-decibel report:

- Pollinate groups maintained a high 60 Net Promoter Score (NPS) despite the devastating COVID-19 situation during the reporting period.

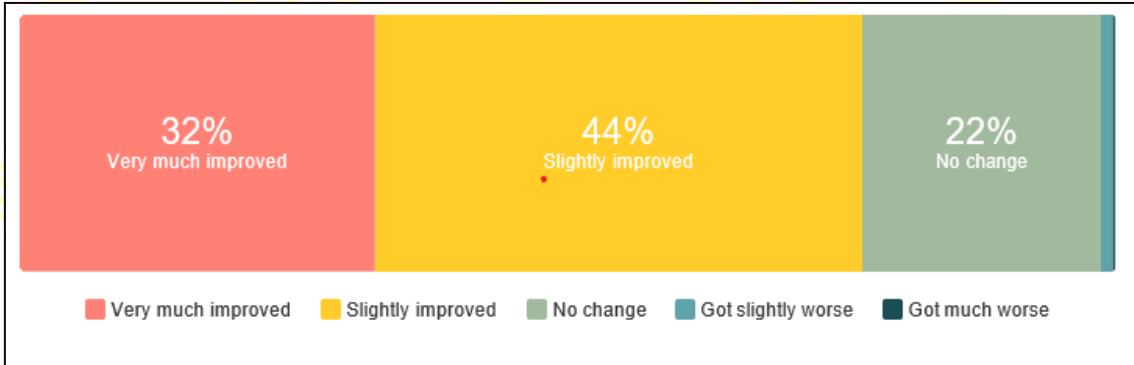


- Pollinate Group Promoters (customers) prefer products that are easy to use and reliable. Improved customer service to help extend the battery life of our solar products was also preferred.
- 56% of the customers reported that they had increased energy access, 40% talked about the product's reliability, and 37% reported that daily tasks

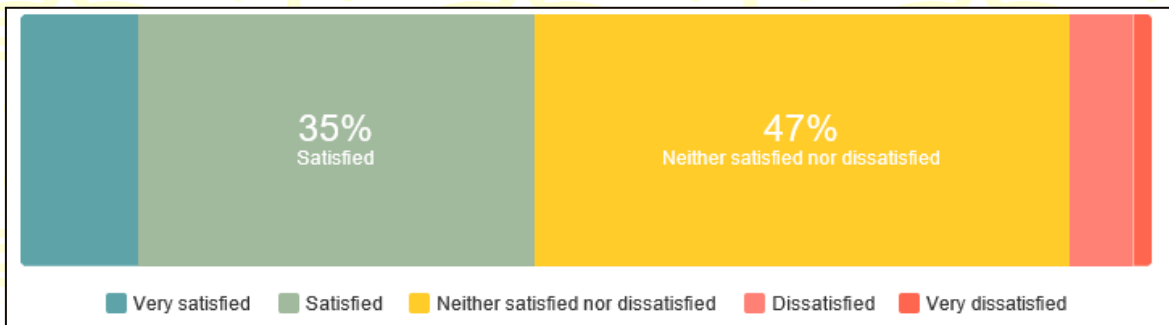


have become easier.

- 32% have reported that their quality of life has been very much improved. Gaining access to energy & reliability of the products distributed by Pollinate Group are a few major contributors to improving quality of life.



- 35% of our customers are satisfied with any communication with the company.



Pollinate Products & Need Identification

Pollinate Group stresses the requirement of the communities & provides the best household product so that they can improve their health, and save time & save money.

Pollinate provides a various range of products which are broadly categorised as

1. Solar Product
2. Kitchen Appliances
3. Health & Hygiene Product
4. Home Appliances

To understand the community's needs & purchasing capacity, a product need assessment with the community members was conducted.

i) Solar Product:

The different varieties of solar lanterns, fans, and power banks are highly demanded. The solar water pumps in Nepal also have markets in rural Nepal.

Under the solar product category, the various demands are explained in the following category, which shows percentages of households willing to purchase the products.



Suman after buying a solar-powered water pump says, " I finally have something meaningful to my name. I am able to harvest paddy twice a year now along with both seasonal and non-seasonal crops. This is not all. Since my income has increased, I am even able to provide daily-wage employment to a few people."

In Bangalore & Lucknow, solar light is the most demanded product, while in Kolkata & Chandrapur, solar fans are the most demanded product. In Tumkur, the demand differed from other regions; households here mostly asked for solar power banks.

Product requirement	Household requirement (in %)				
	Bangalore	Chandrapur	Kolkata	Lucknow	Tumkur
Solar light	84%	67%	84%	23%	25%
Solar power bank	58%	40%	12%	3%	82%
Solar fans	73%	75%	86%	6%	16%
Solar fridge	8%	50%	36%	0%	0%
Solar tabs	10%	40%	1%	1%	0%
Solar TV	36%	40%	36%	0%	0%
Solar water pumps	13%	30%	1%	4%	1%

Source- Product need assessment survey 2021

ii) Kitchen Appliances

The demand for products related to kitchen appliances is lower in Bangalore & Lucknow, while Kolkata has the maximum demand for them. Pressure cookers and mixer grinders are the most asked products in all the regions.

A unique demand for induction in Lucknow was seen along with an improved biomass stove in Tumkur, and a water filter in Chandrapur.



iii) Health & Hygiene Product



The Pollinate Group aims to build healthier and safer communities through health and hygiene products, particularly those that directly enhance community health.

Sanitary pads are in huge demand across all regions except Bangalore.

Rajkumari from Nepal witnessed high sales of sanitary pads. Sanitary pads were crucial for the women in the communities as there was a strong taboo against using sanitary pads during menstruation. Rajkumari earns a significant income by selling these and helping break this taboo for the women and girls in her communities.

iv) Education-Related Product

In this digital era, one requires tools such as smartphones/tabs to access technology for educational purposes. Pollinate Group surveyed the community members, to understand if there was a demand for such products.

The demand for tabs was limited in all the regions, smartphones were in high demand in Bangalore, followed by Chandrapur.



Anjamma from Bangalore says due to her sales, she now owns a smartphone for herself with the help of Pollinate Group. This has allowed her to grow the customer base. With her earnings growing daily, she feels content that she can support her family financially.

v) Home Appliances

In Kolkata and Chandrapur, refrigerator was more in demand compared to LED Television while it was the opposite in the remaining locations.



Qualitative Evidence (Story)

1.

Kamala, from the Bardiya district of Nepal, was married off at 19 after being compelled to discontinue her studies. Soon she was confined to her home, handling the household chores as she became a mother but somehow managing to complete her studies. A year ago, she joined Pollinate Group as a woman entrepreneur to improve her family's financial situation. She started supplementing her husband's income by selling solar products in her community. She discovered that her relationship with Pollinate Group is about empowerment rather than sales once she went through the skill-building, digital, and other training programs they conduct. She now uses online banking through her smartphone, something she didn't know existed, thanks to Pollinate's digital inclusion training.



Kamala Devi, our woman entrepreneur, says, "***In our society, women are confined to the kitchen, and I want to free them from that. I am aware of the obstacles a woman may encounter from her family if she aspires for financial independence. With my example, I want to inform them that Pollinate Group can be the starting point towards enrichment and economic freedom.***"

2.

Rashida Begum resides in a small tin sheet single-room house with no windows in a peri-urban neighbourhood of Bangalore with her husband and three children. During the day, Rashida works at a local government school as an ayah (helper) on a contractual basis. She joined Pollinate as a Suryamukhi in early 2021. With continuous training and support from Pollinate Group, Rashida's skills, and life have further improved. Thanks to Pollinate, she is the "source of light" in her community.



"I joined Pollinate Group to help people move out of the darkness. Nobody wants to live in the darkness, and I am determined to help people live in the light. In our communities, there's no electricity, and people are used to living in their homes with candles and toxic kerosene fuel lights as the only source of light," -Rashida, challenging religious and cultural norms and becoming a working woman.

3.



Lakshmi, a daily labour from India, became a woman entrepreneur under Pollinate without the support of her husband. Various training and Pollinate Group's persistence helped Lakshmi overcome her limitations despite being unable to read, write, or use a phone. She became a successful entrepreneur within a year. Today Lakshmi has gained an identity of her own, motivating similar women in her community. She is also being supported by her husband currently.

"When we live on the periphery, every basic amenity is a privilege. We pay not only for drinking water but also water for domestic use. In such a scenario, isn't it wonderful that even during the

pandemic, every house in my community had uninterrupted power through clean energy, that they did not have to pay any bills for!" Suryamukhi Lakshmi (Bangalore) has helped more than 500 families in her community access electricity for the first time through clean energy products.

Customer Story

After struggling to earn enough money to run a shop in his native place, Amresh moved to Bangalore to pursue a better life. He now runs a shop in a tent servicing residents of an urban slum community. Despite earning more income in the city, Amresh lived in the shop using kerosene lamps for lighting. He saw the opportunity better light would bring to his shop and invested in a solar light from Pollinate Group.

Amresh can now open his shop longer daily and work more effectively preparing

food. The light has made the shop a more social place as customers can now see when the shop is open, often stay longer for a chat, and better see the products on offer.

In just four months since he bought the light, Amresh has doubled his weekly income. This has allowed him to bring his wife, mother, and two children to Bangalore and rent a room in a house close to his shop.



Our Learning

Our aim at Pollinate Group is to never stop learning. We recognize that our frameworks, interventions, and measurement tools will need to adapt continuously to the changing world and constantly adjust to better serve the people we are trying to help. We have developed a robust measurement and evaluation process, which includes real-time data collection, surveys, internal and external program evolution, competency assessments, field observations, and feedback collection. We use this data to track the outcome of Pollination Groups' interventions on the ground and learn from the responses and implement any necessary changes in our programs.

Our learning process and recognition of an increasingly digital world led us to implement a major change to our theory of change (TOC) in 2021, adding a fourth impact area to increase digital access. For our measurement tools to reflect this change, we updated our baseline and annual surveys to track this impact area. We also adjusted these surveys to better track the progress of these women throughout their time as SURs.

Additionally, we plan to conduct several in-depth interviews & FGDs to capture more in-depth insights from the communities through discussions & brainstorming. Hearing feedback directly from the community is the best way for us to learn and adjust our programs as needed.

In the coming year, we aim to translate these learnings to benefit the SURs as much as possible. We will better equip our field teams to communicate these impact achievements to our SURs, hoping they will feel proud of their accomplishments and be motivated to achieve more. By sharing our impact through this written report, we hope to motivate our stakeholders to further increase the depth and breadth of this impact.

References:-

Suryamukhi Baseline Survey:

- Research date: ongoing (upon hiring)
- Location: India(Banglore, Hyderabad, Lucknow, Tumkur,Kanpur) and Nepal(Chitwan, Kailai, Bardiya)
- Total Participants: 654; 524 (India) and 130 (Nepal)

Suryamukhi Annual Survey:

- Research date: January 2022 to February 2022
- Criteria:- SURs who are in the system for more than 3 months
- Location: India(All locations) and Nepal(All locations)
- Total Participants: - 399 (India) and 100 (Nepal)

Suryamukhi Midline Survey:

- Research date: July 2022 to August 2022
- Criteria:- SURs who are in the system between 12 to 18 months
- Location: India(All locations) and Nepal(All locations)
- Total Participants: - 46 (India) and 20 (Nepal)

Suryamukhi Exit Survey:

- Research date: In 2021

- Criteria:- SURs who have exited the system
- Location: India(All locations) and Nepal(All locations)
- Total Participants: - 29 (India) and 21 (Nepal)

COVID-19 Impact Survey (with Suryamukhi):

- Research date: June 2021 to July 2021
- Location: India(All locations) and Nepal(All locations)
- Total Participants: - 146 (India) and 79 (Nepal)

Product Need Assessment Survey:

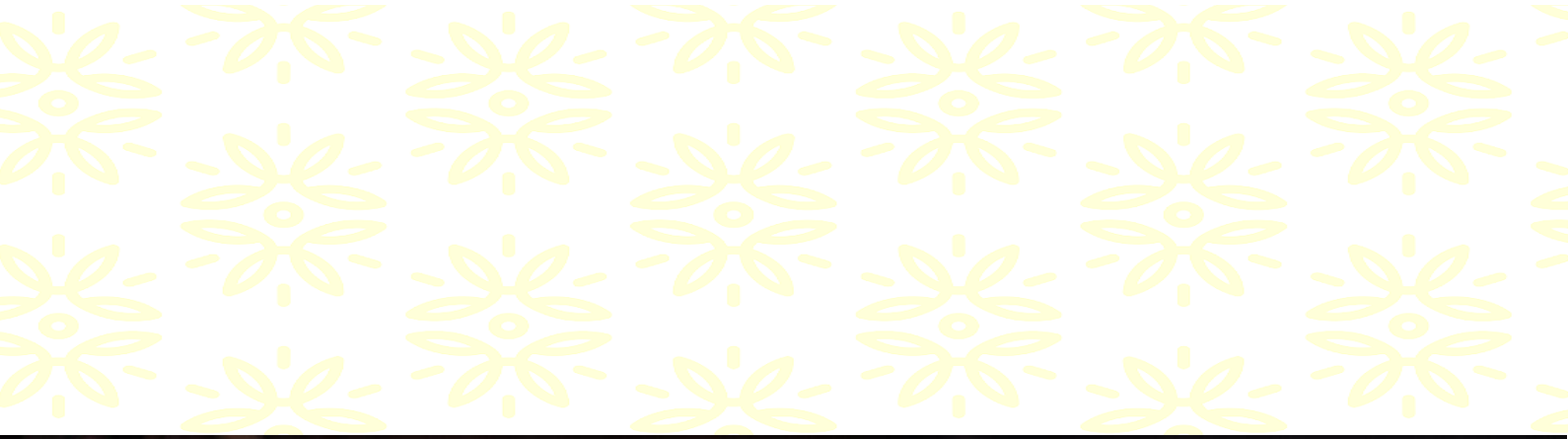
- Research date: January 2022 to April 2022
- Location: India(All locations)
- Total Participants: - 624 (India)

Community Baseline Survey:

- Research date: Ongoing (Newly intervened community)
- Location: India(All locations) Total Participants: - 116 (India)

Third party research: Customer Satisfaction + COVID Impact 2020:

- Research Partner: 60 decibels
- Research date: September 2020
- Location: India(All locations) Total Participants: - 281(India)



Thank you.

