



pollinate group

Empowering Lives, Sustainably



IMPACT REPORT

2025



www.pollinategroup.org



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Executive Summary



The 2025 Annual Impact Assessment reaffirms Pollinate Group's role in creating opportunities for marginalized women entrepreneurs, known as women micro entrepreneurs, to improve their livelihoods, build confidence, and strengthen resilience within their households and communities. The program currently engages 557 women across India and Nepal, of whom 469 remain active. The average age of participants is 27 years, and most are married with household responsibilities, demonstrating that Pollinate group successfully reaches women at a critical stage of life where additional income and empowerment have a significant ripple effect on families.

The assessment highlights that Pollinate Group provides a unique platform for women with limited access to formal education, with more than half of the entrepreneurs lacking basic literacy skills. Despite these barriers, 75 percent of women micro entrepreneurs participated in training during the year, with women at higher levels of progression demonstrating particularly strong engagement. This reflects both the appetite for learning and the transformative potential of structured training opportunities. Encouragingly, survey data also reveal that women report greater confidence in initiating conversations, increased visibility within their communities, and enhanced freedom of movement.

Many now participate more actively in household decisions and are recognized for their contribution to family well-being. Economically, active women micro entrepreneurs generated ₹ 1.57 crore in revenue and ₹ 29.12 lakh in margin during 2024, with higher-level and independent women micro entrepreneurs contributing disproportionately to business outcomes. The proportion of women entrepreneurs' families earning less than \$2.15 a day decreased from 90% in the baseline to 85% in the annual survey, indicating a 5% decline in the extreme poverty category. The proportion of women entrepreneurs' families earning less than \$2.15 a day decreased from 90% in the baseline to 85% in the annual survey, indicating a 5% decline in the extreme poverty category.

At the same time, the assessment draws attention to critical challenges that need to be addressed to sustain and scale impact. Nearly half of the women did not carry out any transactions during the year, and the average annual income of ₹ 11,198 remains modest, with most women earning only partial or supplementary income. The scope of training remains narrow, with an emphasis on product knowledge and app usage, and less on broader entrepreneurial, digital, and leadership skills. Time commitment also emerges as a limiting factor, with most women dedicating only a few hours each week to their business activities, constraining consistency, customer engagement, and growth. Social barriers, such as family influence, mobility restrictions, and limited digital access, further compound these challenges.

Looking ahead, the assessment recommends stronger engagement strategies to retain women in the network, diversification of training to include business and leadership skills, and the introduction of alternative or complementary livelihood opportunities. Pollinate Group is encouraged to set clearer expectations around time commitment, leverage high-performing entrepreneurs as role models, and expand digital inclusion by improving access to smartphones and digital literacy.

In conclusion, the 2025 assessment demonstrates that Pollinate Group has created a meaningful platform for women traditionally excluded from economic participation. By addressing the challenges of inactivity, low earnings, and skill gaps, the organization can ensure that more women not only join the network but also thrive as entrepreneurs, contributing more substantially to their families and communities while building stronger, more sustainable futures.



CEO Message – Meaningful Outcomes



The 2025 Annual Impact Assessment reaffirms Pollinate Group’s role in creating opportunities for marginalized women entrepreneurs known as women micro entrepreneurs to improve their livelihoods, build confidence, and strengthen resilience within their households and communities. The program currently engages 557 women across India and Nepal, of whom 469 remain active. The average age of participants is 27 years, and most are married with household responsibilities, demonstrating that Pollinate successfully reaches women at a critical stage of life where additional income and empowerment create a meaningful ripple effect for families.

This Impact Report reflects that commitment. In 2025, Pollinate’s work across India and Nepal delivered several meaningful outcomes:

- A 5% reduction in households living in extreme poverty compared to baseline levels
- 557 women entrepreneurs engaged, with 469 remaining active throughout the year
- AUD 259,000 in revenue generated and more than AUD 48,000 earned by women entrepreneurs
- Nearly 75% of women participating in training, demonstrating a strong appetite for learning
- Improved confidence, mobility, and household decision-making, with many women reporting greater voice and recognition within their families and communities

These outcomes are important signals of progress.

At the same time, the data is clear about the challenges that remain. About 55% of active women earned income during the year, and average earnings continue to be modest. Time constraints, limited digital access, and gaps in broader entrepreneurial and leadership skills still shape outcomes. We share these realities openly because honesty is essential to building impact that lasts, and because they underscore the complexity of achieving sustained change.

The insights in this report are already guiding our next phase deepening engagement with existing women entrepreneurs, strengthening skill-building beyond products and processes, clarifying expectations for participation, and exploring additional livelihood pathways that can meaningfully increase income and resilience.

We invite you to read this report not just as a record of outcomes, but as a conversation about what it truly takes to expand opportunity for women at the last mile, and how evidence-led partnerships can help build impact that endures.

Thank you for your time, trust, and continued support in helping advancing our vision and mission to create an equitable green planet for all.

With gratitude and determination

Sujatha Ramani

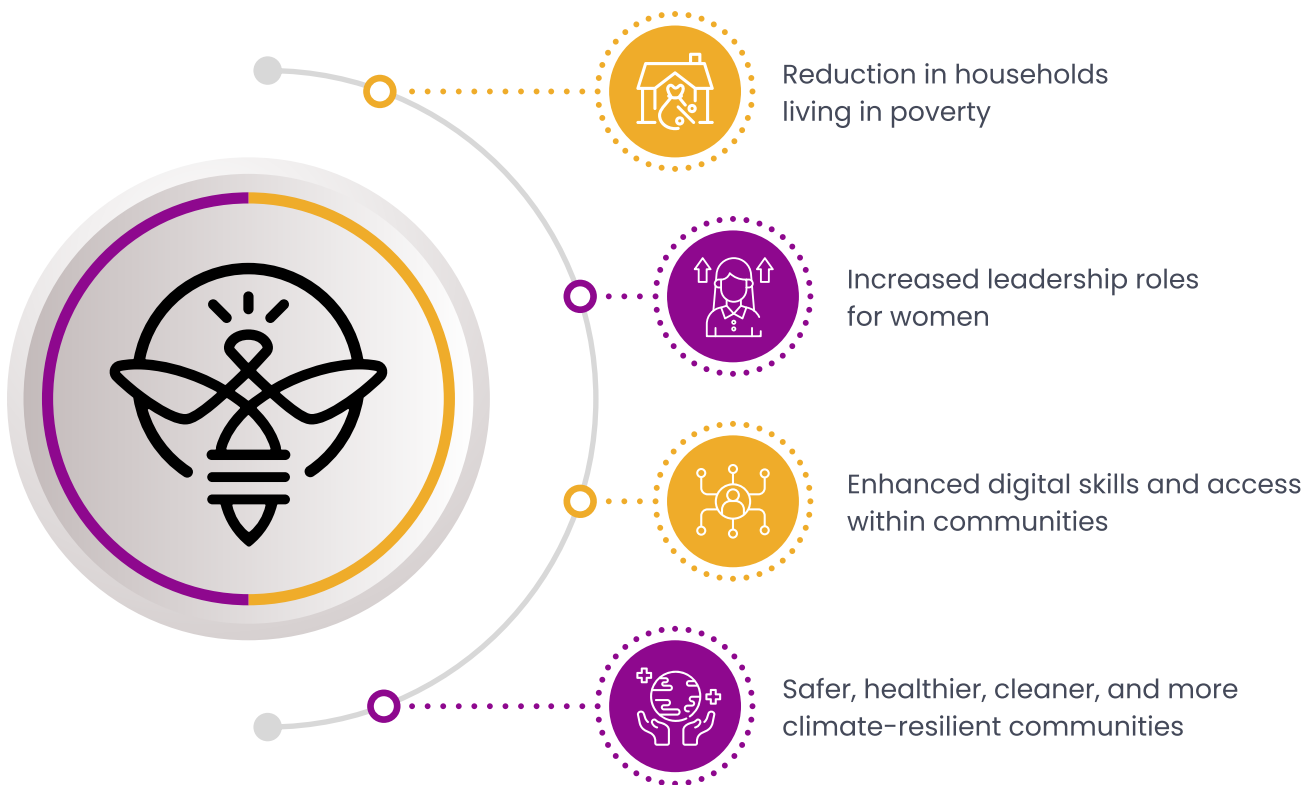
CEO, Pollinate Group

Introduction



Pollinate Group is a social enterprise dedicated to improving the lives of underserved communities by providing access to sustainable and affordable products, with a strong emphasis on empowering women entrepreneurs in India and Nepal.

Impact Areas



Pollinate Group conducts an annual impact assessment to measure the levels of empowerment experienced by marginalized women, known as **Suryamukhi** (women micro entrepreneurs). This assessment tracks key metrics outlined in Pollinate Group's Theory of Change, including income growth, improvements in voice, power, and agency, as well as progress in digital access and usage compared to baseline data. In addition, the assessment examines behavioural shifts within families and communities influenced by these women micro entrepreneurs. It also explores their motivations, challenges, and perceptions of their roles within the community, including their engagement with friends, relatives, and neighbours.

2025 Impact Assessment Methodology



To ensure a holistic and credible understanding of impact, the 2025 Annual Impact Assessment employed a mixed-methods approach, integrating quantitative data analysis with qualitative insights from the women at the heart of Pollinate Group's work. This methodology enables us to move beyond numbers alone capturing both measurable progress and lived experiences.

Data Sources and Tools

01 Administrative Data Analysis

In the Analysis of program records for all active women micro entrepreneurs up to December 2024, with a detailed focus on 469 women micro entrepreneurs using Salesforce data. Key metrics included women micro entrepreneurs current status, income earned, training completed, and other program engagement indicators.

02 Structured Surveys

To better understand women's economic journeys and community realities, 201 women micro entrepreneurs across Telangana, Karnataka, West Bengal, Uttar Pradesh, Assam, and Meghalaya participated in structured surveys. Participants had been associated with Pollinate Group for at least six months, ensuring responses reflected sustained engagement. The surveys provided insights into income growth, digital access, social norms, entrepreneurial barriers, and household-level change.

03 In-Depth Interviews:

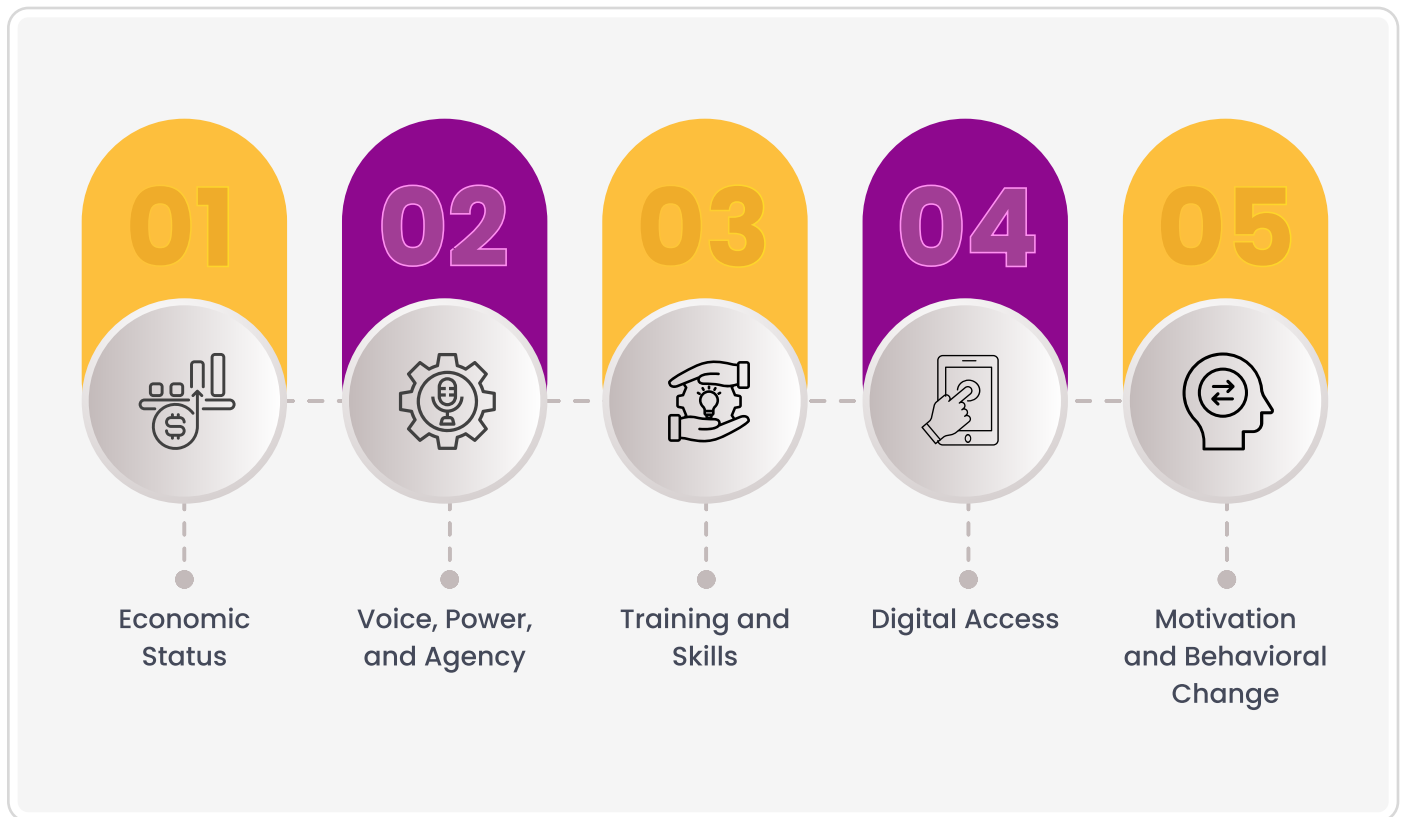
A total of 41 in-person interviews were conducted to capture richer, experience-based insights. In some cases, interviews were conducted alongside surveys to provide additional context.

Modes of Data Collection



Dimensions Measured

The assessment examined five core dimensions to understand shifts in empowerment and overall impact among women micro entrepreneurs.



Additionally, women micro entrepreneurs were categorized by progression levels within Pollinate Group's model, enabling comparative analysis across different stages of the entrepreneurial journey.

01 Comparative Analysis

To assess progress over time, findings were benchmarked against baseline data collected in 2024. This comparative lens enabled a clearer understanding of long-term trends and sustained impact. Data was analyzed using MS Excel for statistical and comparative insights.

02 Data Validation and Reliability

Survey responses were cross-verified with Salesforce records and program data to strengthen data integrity and minimise reporting bias.

03 Limitations

While the study offers valuable insights, the sample represents only active women micro entrepreneurs. The findings may not fully capture regional variations or the experiences of those who exited the program.

Women Entrepreneurs Overview

As of December 2025, Pollinate Group's network comprises 557 women micro entrepreneurs, with 469 actively engaged in business activities. Pollinate Group's impact assessment focuses on these active women entrepreneurs to evaluate income growth, business expansion, skill development, and digital access.

Note: Active women entrepreneurs: A resilient woman entrepreneur thriving in business with Pollinate, bolstered by field teams via sales, collections, training, or ongoing engagement.

Inactive women entrepreneurs: A woman entrepreneur not participating in sales, collections, training, or support during the period.

► Women micro entrepreneurs profile

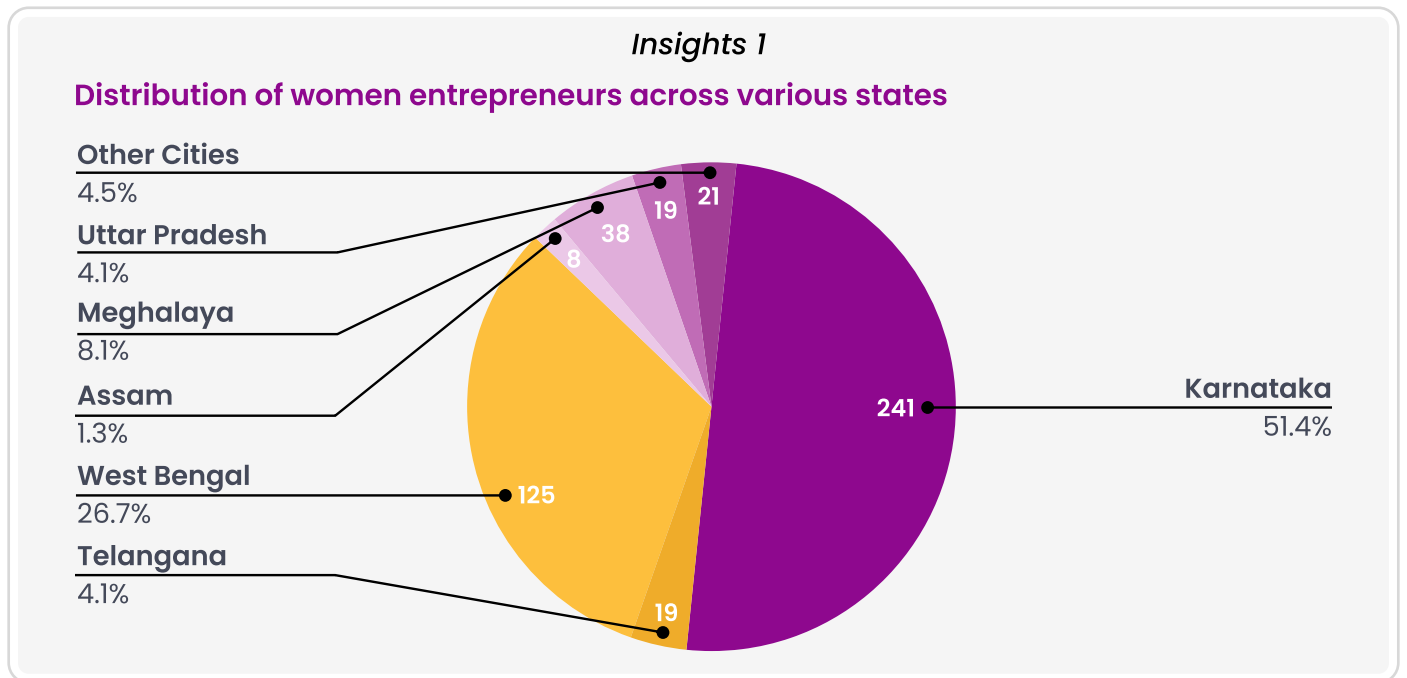
Women micro-entrepreneurs come from diverse regions, with an average age of 27 years. Most have completed primary education, while a percentage have had no formal schooling. Many marry at a young age, often before 19, and enter adulthood with limited economic independence.



Table 1

Country	Marital Status				Education					Family size
	Single	Married	Divorced	Widow	t	Primary	Secondary	Graduated	No data	
India	11%	74%	4%	11%	20%	17%	25%	4%	34%	5.5
Nepal	2%	98%	-	-	24%	29%	22%	20%	-	5

Karnataka has the largest share with 241 women micro entrepreneurs, majorly from the Bengaluru region. The data highlights the state’s highest overall participation, representing 51.4% of the total, along with a strong presence of independent entrepreneurs. Notably, a significant proportion of the highest-performing entrepreneurs are concentrated in this region.



Breakdown by level

Table 2

Tenure	Level 1	Level 2	Level 3	No. women entrepreneurs	Total
0 to 1 Year	51	0	0	0	51
1 to 2 Years	109	6	0	0	115
2 to 3 Years	85	19	1	0	105
3 Years and above	98	54	30	16	198
Total	343	79	31	16	469

The average retention period of all women micro entrepreneurs is 2 years and 9 months.

► Digital Accessibility

Access on Phone

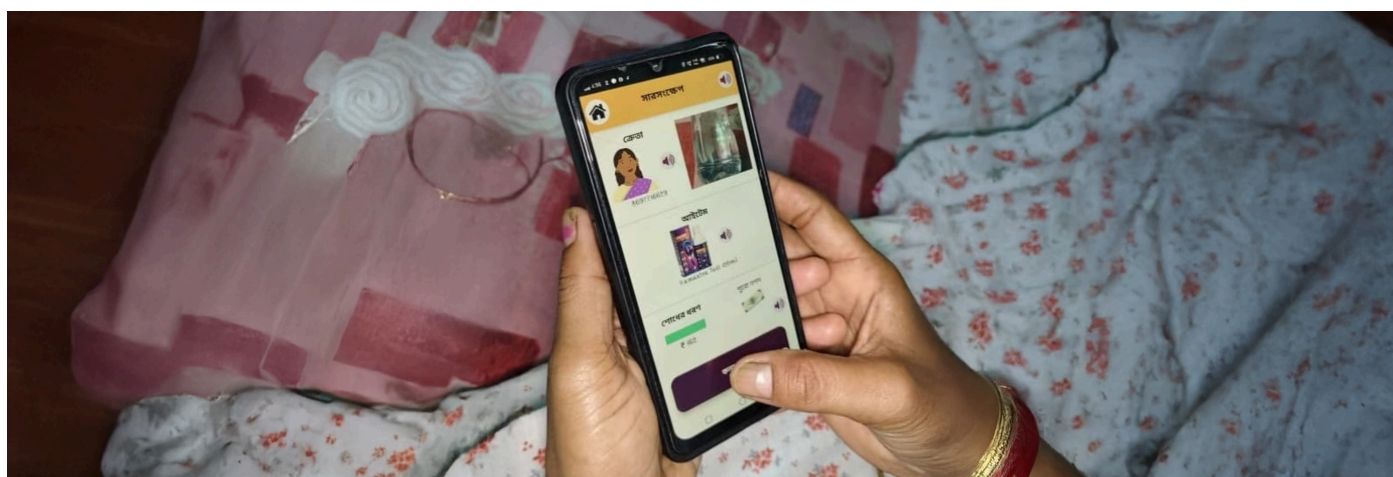
Among the 469 women micro-entrepreneurs, 244 (52%) personally own a smartphone, while 128 (27%) rely on devices owned by family members. Additionally, 96 women (20%) reported having no access to a smartphone, with one respondent using a basic button phone and having no smartphone access at all.

Table 3

Access to a phone	Number of women micro entrepreneurs
Owns smartphone	244
Access to Family Member's Smartphone	128
Button Phone Only	1
No Phone Access	96
Total	469

Nearly half (48%) of women micro entrepreneurs have limited access to a smartphone. Reliance on shared devices or lack of access restricts their ability to fully engage in digital literacy initiatives, app-based learning, and daily business operations such as placing purchase orders, conducting digital payments, and managing product displays through mobile applications.

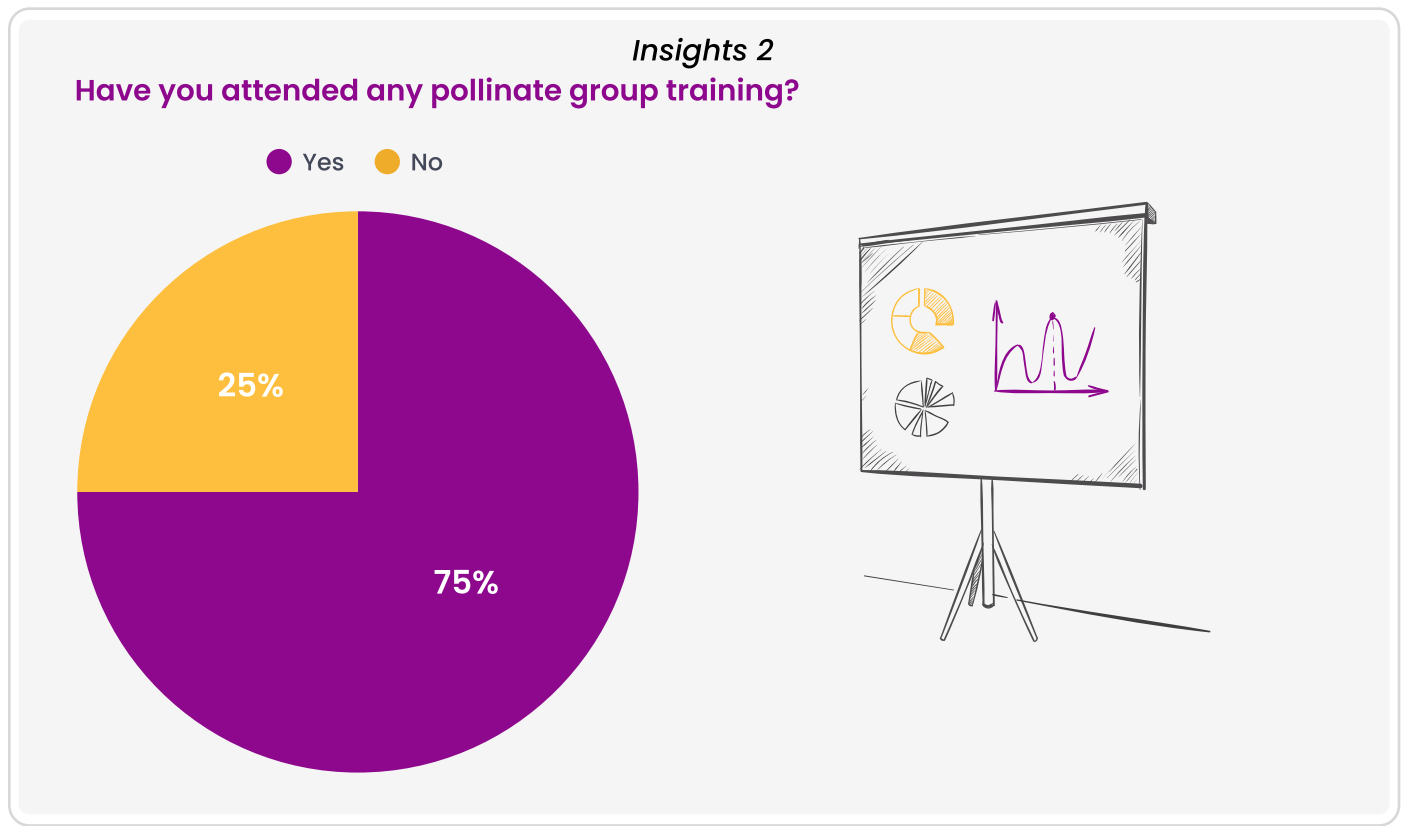
App Usage Among Women Entrepreneurs



Out of 469 women micro entrepreneurs, 223 (47%) actively used the app, generating a total of 1,290 transactions during the year. Level 1 women micro-entrepreneurs recorded the highest activity, with 150 out of 343 transacting users contributing 936 transactions.

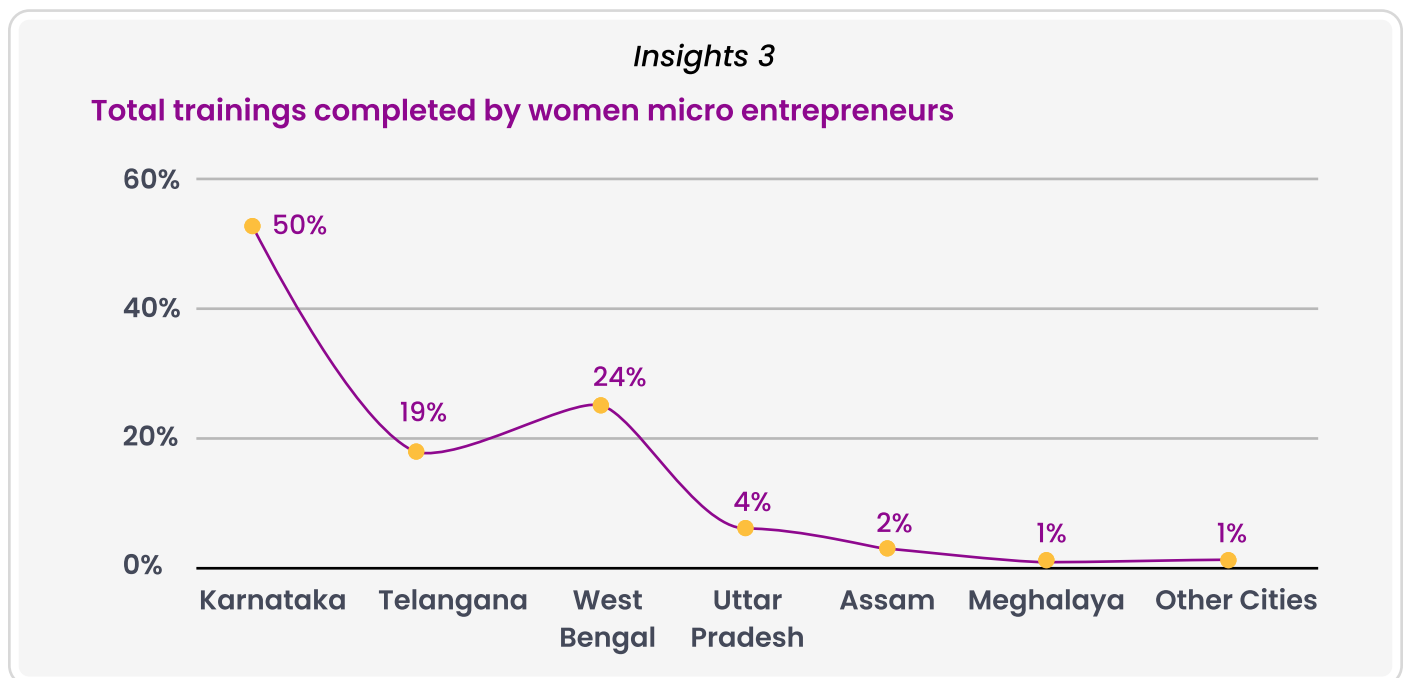
► Training and Skill Development

Overall, 75% of participants have taken part in the training programmes delivered through Pollinate Group's initiatives.



Trainings - State-wise

Karnataka accounts for the largest share of training delivery, with 50% of all sessions conducted for women micro entrepreneurs taking place in the state. In comparison, Uttar Pradesh, Assam, and Meghalaya reported relatively lower participation in the training initiatives offered by Pollinate Group.



Training session attended by women entrepreneurs

Table 4

Number of training sessions conducted	Number of training sessions attended by women entrepreneurs
Product specifications and benefits	635
Sales and marketing	560
On-the-Job training	359
Business skills training	73
Cash and time management	168
Digital financial literacy	457
Peer learning	30
Suryamukhi App usage, LMS, and Stock management	924
ByteEdge app usage	274
Other training sessions	406
Total	3,886

A total of 3,886 training sessions were conducted, comprising 2,766 standard and 1,120 refresher sessions. On average, each active woman entrepreneur attended 18 sessions, demonstrating consistent engagement and commitment to growth. Product knowledge, sales app usage, and on-the-job learning were the most frequently delivered topics, highlighting a focus on practical skills and digital enablement. Fewer sessions covered business skills, peer learning, Mobile Hive, and cash and time management.



► Income Earned

A total of 469 women micro entrepreneurs were part of Pollinate Group's income-generating ecosystem, with 260 women (55%) actively conducting transactions.

Total Active Rate:
55% (260 of 469)

Total Revenue:
₹ 1.57 crore

Total Margin:
₹ 29.12 lakh

The overall annual average earnings per women entrepreneurs stood at **₹ 11,198**.

Table 5

Level	Total No. of women entrepreneurs	Women entrepreneurs who transacted	% Who Transacted	Total Revenue (₹)	Total Margin (₹)	Average Annual Earnings (₹)
Level 1	343	179	52%	1,850,325	6,07,362	3,393
Level 2	79	58	73%	6,480,652	11,43,522	19,716
Level 3	31	16	52%	4,597,169	7,41,861	46,366
Independent women entrepreneurs	16	7	44%	2,816,214	4,18,843	59,835
Total	469	260	55%	15,744,360	29,11,588	11,198

Level progression drives income growth: Earnings increase substantially as women micro entrepreneurs advance through the programme. Average annual income rises from ₹ 3,393 at Level 1, to ₹19,716 at Level 2, ₹46,366 at Level 3, and reaches ₹59,835 among Independent women micro entrepreneurs.

Level 2 as a key revenue contributor: Despite the income gains observed at higher levels, inactivity remains significant across tiers. Even among advanced levels, more than half of women micro entrepreneurs are not actively transacting.

High inactivity persists: Even at the advanced levels, more than half of the women micro entrepreneurs remain inactive, highlighting a significant challenge. The data shows that only a limited proportion of women entrepreneurs are able to generate even partial income to support their livelihoods.



Survey Findings

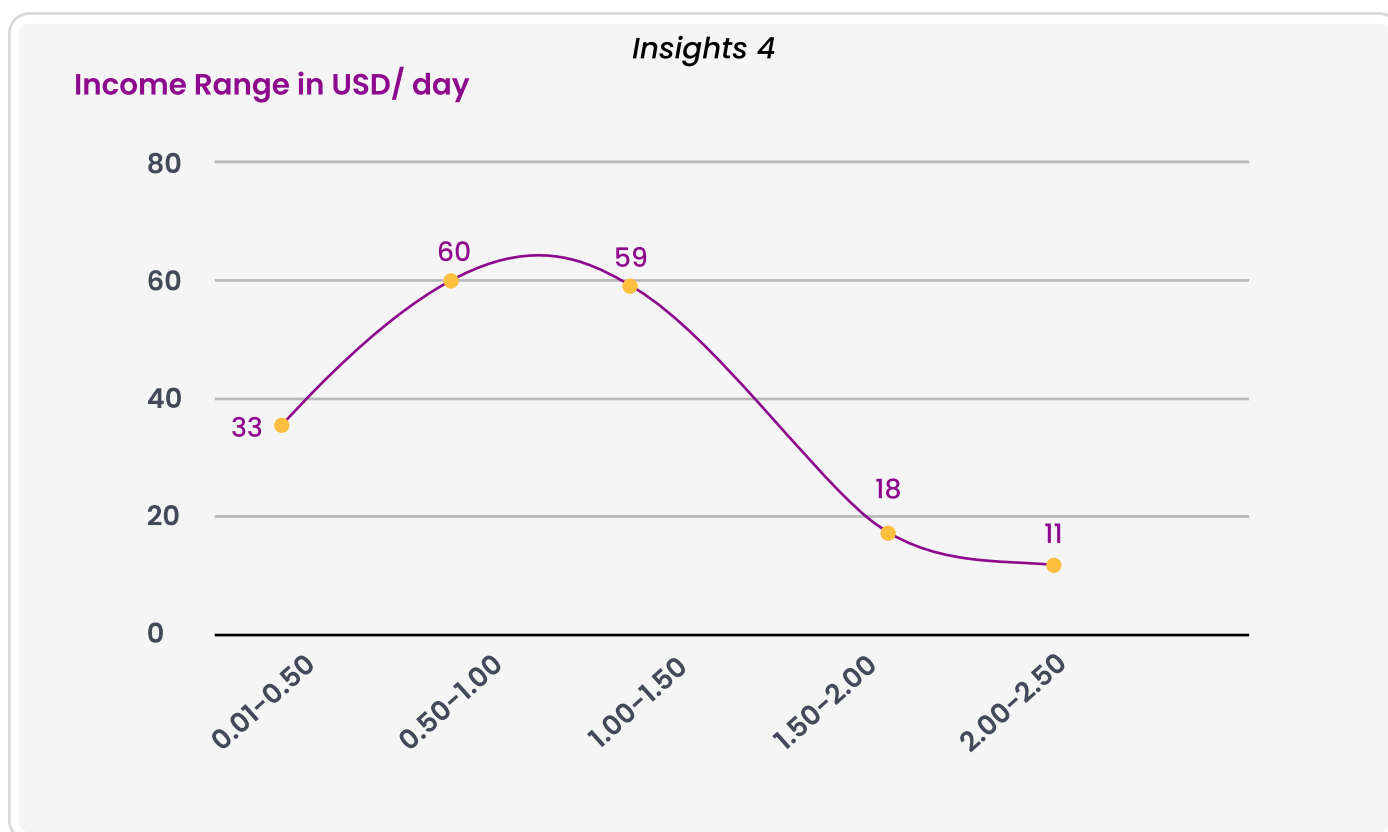


Between April and June, Pollinate Group conducted a structured field study across India to evaluate programme outcomes and better understand the experiences of women micro entrepreneurs. The study included 201 participants from Telangana, Karnataka, West Bengal, Uttar Pradesh, Assam, and Meghalaya, each with at least six months of association with Pollinate Group. We also conducted 41 in-person, in-depth interviews, which provided valuable insights into the challenges, progress, and aspirations of women in the programme.

► Economic Analysis

Household Income

At baseline, 90% of surveyed women micro entrepreneurs households were classified as Below the Poverty Line (BPL).



Income Range in USD/ day

Note: Household income per capita was calculated using the formula: $\text{Family income} \div (\text{number of family members} \times \text{number of days})$.

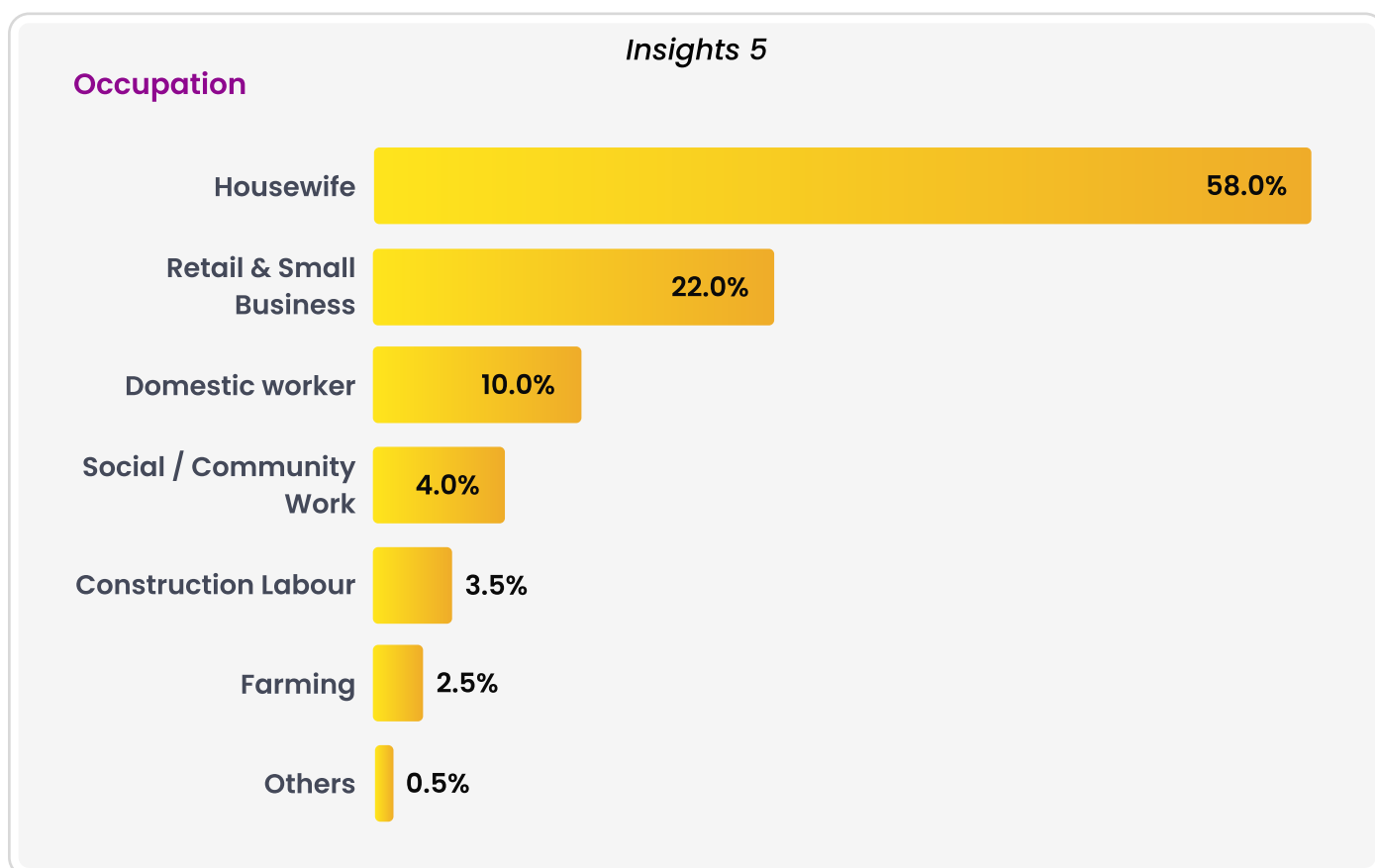
The proportion of women entrepreneurs households living on less than \$2.15 per person per day declined from 90% at baseline to 85% in the annual survey, reflecting a 5% reduction in extreme poverty levels.

► Occupation

The data indicates that a majority of participants 117 women (approximately 58%) identify as housewives. For many of them, engagement with Pollinate Group represents their first opportunity to generate independent income.

Approximately 22% (44 women) are engaged in retail or small businesses, while 10% (19 women) work as domestic workers. While smaller proportions are involved in social or community work (4%), construction labour (3.5%), and farming (2.5%).

Overall, the data of participants underscores that Pollinate Group is supporting a large cohort of women who are either entering the workforce for the first time or seeking to strengthen modest, informal livelihoods.



Income Contribution

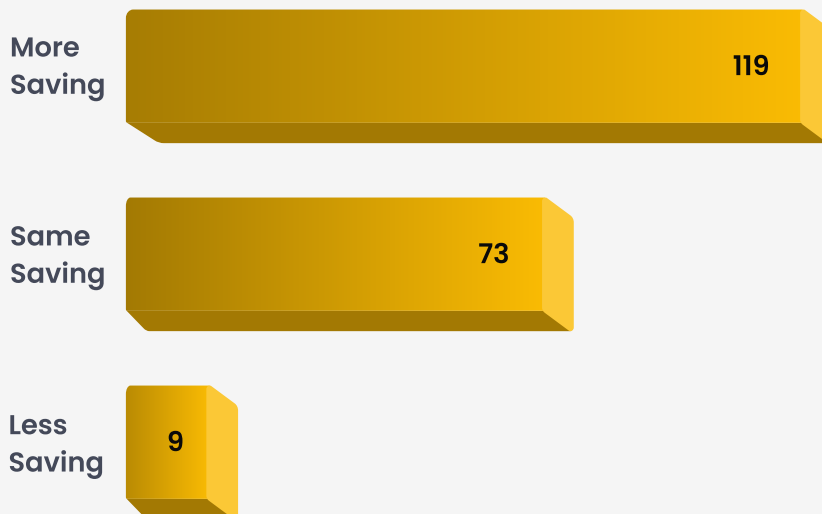
A significant 76% reported using their income to support household expenses. Additionally, 46% invested in children's education, around 34% used their earnings for personal expenses, while 11% prioritised children's nutrition. Overall, the data show that the majority of income earned is invested into household needs.

Compared to when you started with Pollinate Group, do you have more, less, or about the same savings?



59% of women micro entrepreneurs reported an increase in their savings since joining Pollinate Group, indicating growing financial resilience and improved capacity to manage and plan household resources.

Insights 6



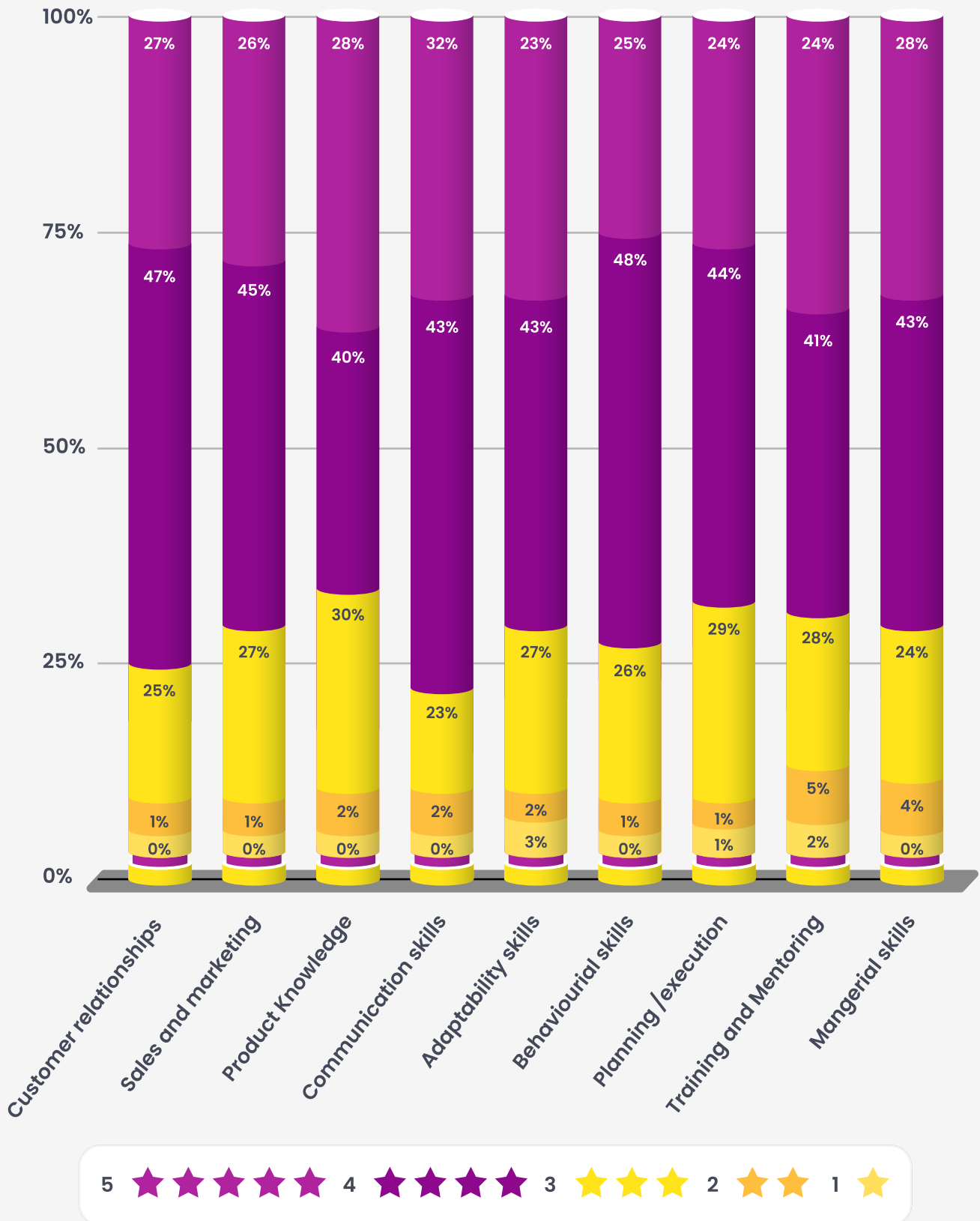
Self-Competency Rating by Women Entrepreneurs

A competency assessment was conducted with 201 women entrepreneurs to better understand the range of trainings they had participated in and how they evaluated their learning experiences across different sessions.

This helped us enabled an assessment of both the reach and perceived effectiveness of Pollinate Group's capacity-building initiatives, while also identifying key areas where additional support and strengthening may be required to enhance overall impact.

Insights 7

Women Entrepreneurs Competency Rating



The competency assessment of 201 women entrepreneurs indicates encouraging levels of self-confidence across key skill areas. On a five-point rating scale, the majority of respondents rated themselves between 3 and 4, reflecting moderate to strong competency levels.

Between 25% and 32% of participants rated themselves at the highest level (5), with the greatest confidence observed in communication skills (32%) and managerial skills (28%).

A substantial proportion approximately 40% to 48% rated themselves at level 4, particularly in behavioural skills (48%), customer relationship management (47%), and communication (43%), indicating steady development in interpersonal and business-facing capabilities.

Only a small percentage rated themselves at the lowest levels (1 or 2). While overall low-rating responses were minimal, adaptability showed slightly higher self-reported gaps, with 3% rating themselves at level 1.

► Voice, Power, and Agency



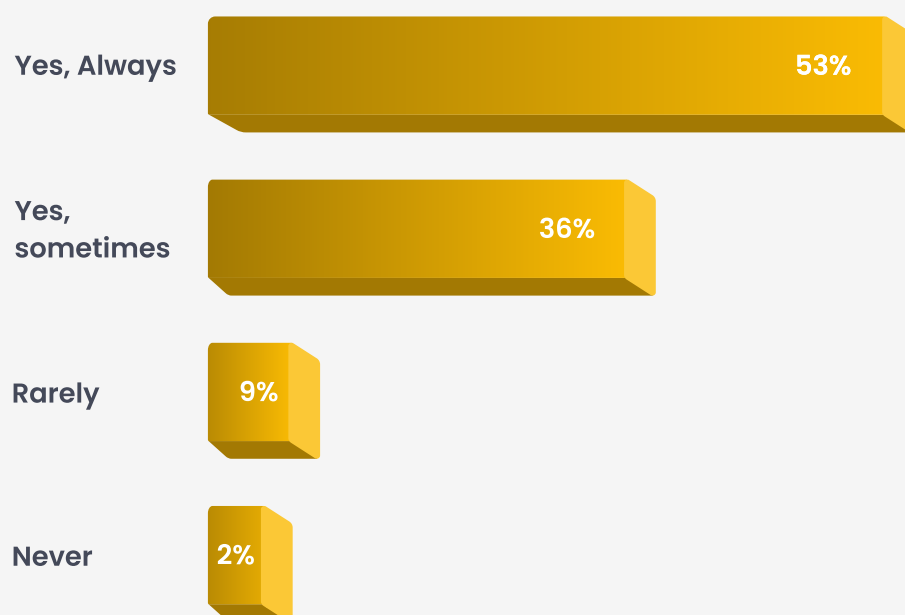
To better understand women's voice, power, and agency, Pollinate Group engaged 201 women entrepreneurs to explore the types of decisions they make and the degree of autonomy they exercise in their daily lives. The assessment examined areas such as the ability to visit relatives independently, access healthcare services, go to the market, and participate in major household purchase decisions providing insight into shifts in confidence, mobility, and decision making authority.

Confidence

The findings reveal encouraging levels of confidence among women entrepreneurs. A majority demonstrate the ability to initiate conversations with strangers, with 53% reporting that they always feel confident and an additional 36% indicating that they sometimes do. This means that nearly nine out of ten women are able to engage beyond their immediate social circles, reflecting growing self-assurance and increased social presence. However, 11% of women reported that they rarely or never feel confident initiating such interactions.

Insights 8

Confidence Level



► Freedom of Mobility

Freedom of mobility is a critical indicator of women’s agency and decision-making power. It reflects the extent to which women are able to make independent choices and move freely without requiring constant permission. It is closely linked to empowerment, self-confidence.

Table 7

Response	Going to the community or marketplace alone(%)	Visiting family or relatives alone(%)
Yes, Always	51%	45%
Yes, Sometimes	34%	41%
Rarely	13%	7%
Never	2%	1%
Did not answer	0%	6%

Visiting community/marketplace alone:

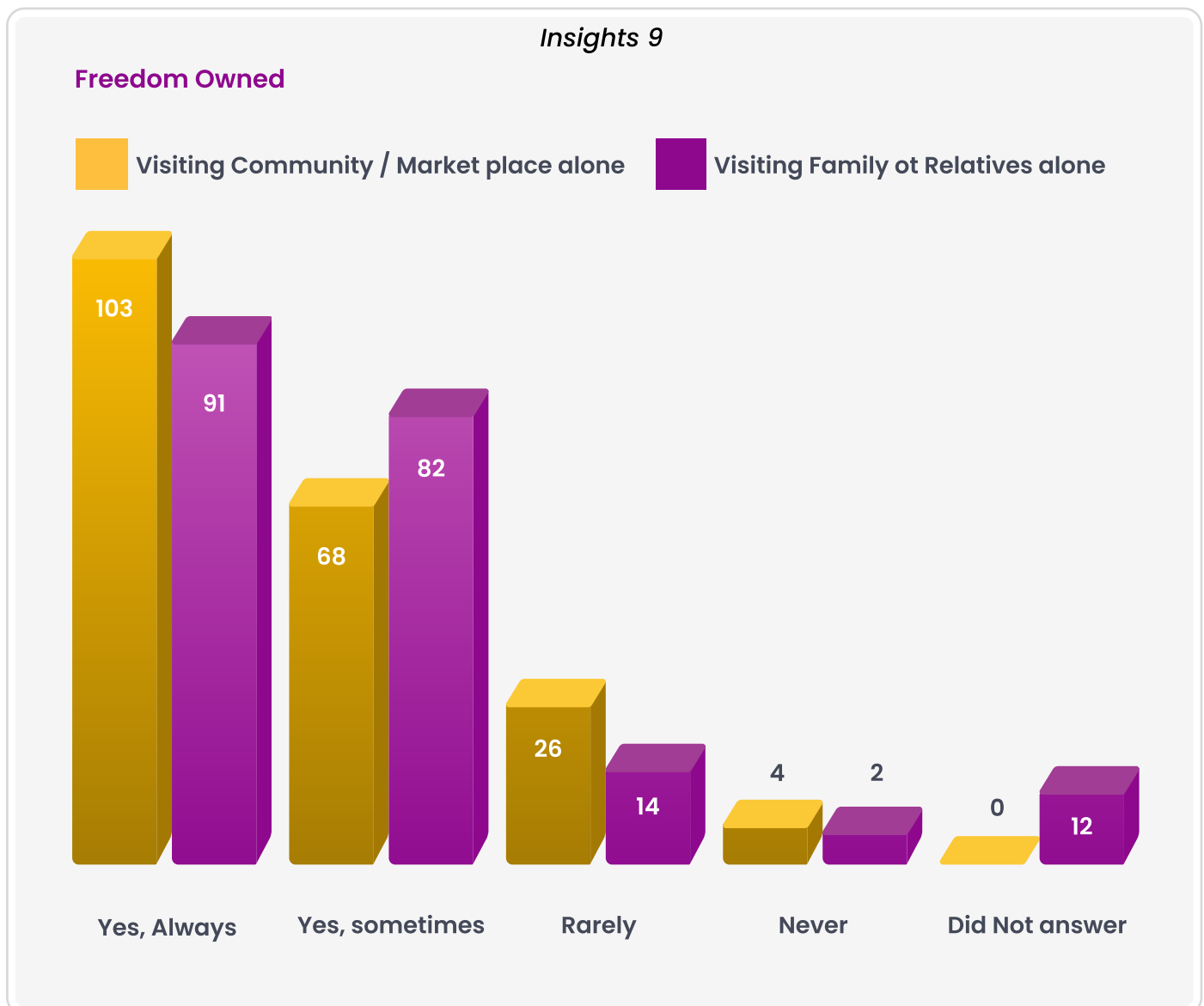
A majority of women demonstrate autonomy in accessing public spaces. 103 women (55%) reported that they can always visit the marketplace or community alone, while 68 (36%) said they can do so sometimes. Only 26 women (8%) reported rarely, and 4 (2%) said never.

Overall, more than 90% of women report at least some degree of independence in visiting marketplaces. This reflects meaningful progress in mobility, confidence, and participation in economic and social life.

Visiting family/relatives alone:

Similarly, 91 women (48%) shared that they can always visit family or relatives alone, and 82 (43%) said they can sometimes. A smaller proportion reported rarely (14 women, 7%) or never (2 women, 1%), while 12 respondents did not answer.

These findings indicating that the majority of women enjoy a degree of freedom of movement. However, slightly fewer women report always being able to visit relatives alone compared to marketplace visits.



► Decision Making

The findings suggest that most women entrepreneurs reported that key decisions are taken jointly with their husbands particularly in areas such as **healthcare (47%)**, **management of earnings (46%)**, and **household purchases (57%)**.

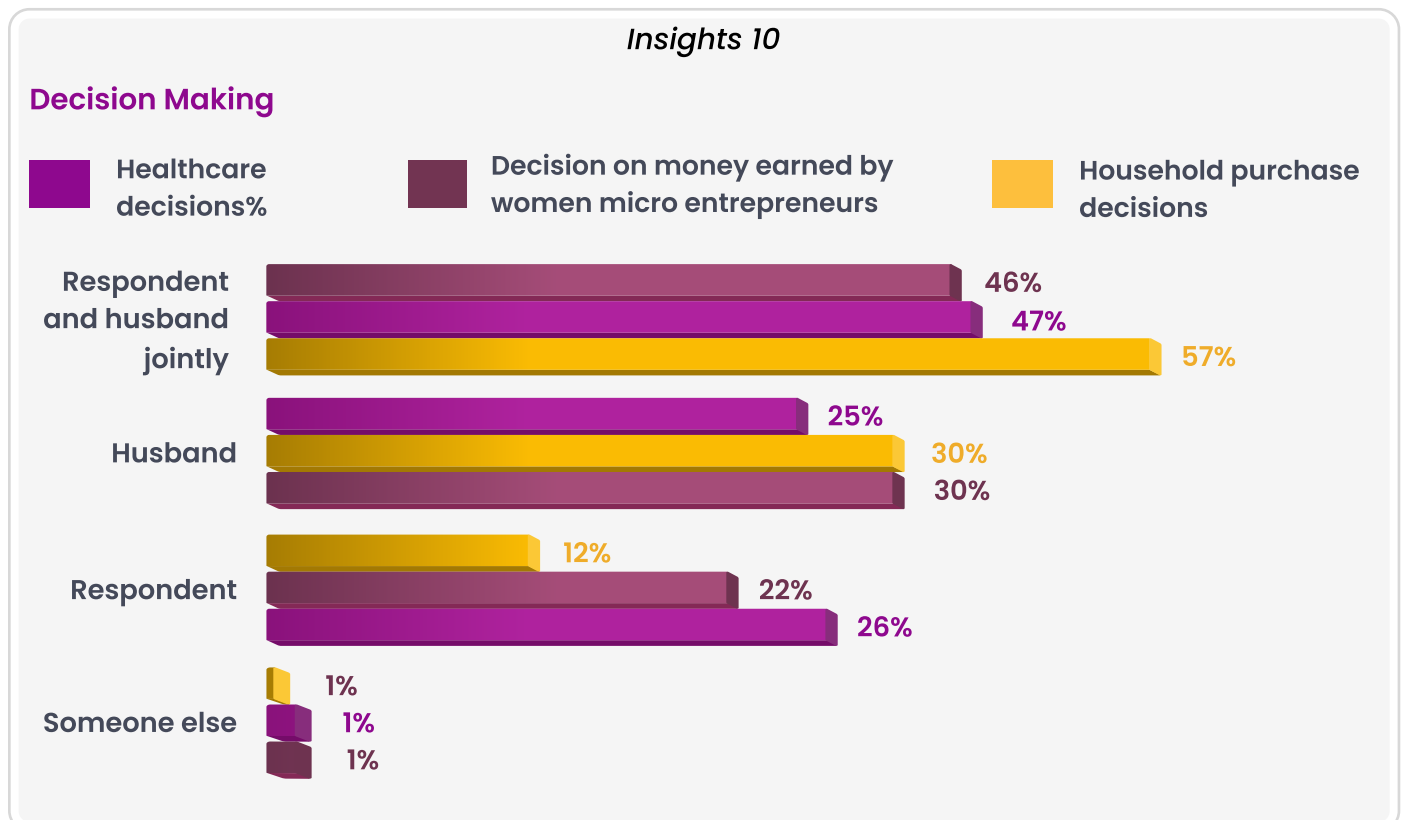
26% reported making healthcare decisions on their own, reflecting growing confidence in matters related to personal and family well-being. In comparison, 22% independently manage their own earnings, while 12% make household purchase decisions without joint consultation.

Table 8

Responses	Healthcare decisions%	Decision on money earned by SUR	Household purchase decisions
Respondent	26%	22%	12%
Husband	25%	30%	30%
Respondent and husband jointly	47%	46%	57%
Someone else	1%	1%	0%

Husbands continue to play a significant role in household decision-making, particularly in matters related to income (30%) and household purchases (30%).

Overall, joint decision-making emerges as the most common pattern across all key areas, reflecting a shared approach to financial and household responsibilities while also indicating evolving dynamics in spousal collaboration.



► Leadership

Participation in community-level leadership and collective platforms remains limited among women entrepreneurs. From 201 women surveyed, only 4 (2%) reported holding managerial or leadership positions within social or political organisations, and 11 (5%) identified as general members. The overwhelming majority 186 women (93%) are not currently involved in any such organisation. These indicates that while women are strengthening their economic participation, their representation in broader community leadership structures remains minimal.

Table 9

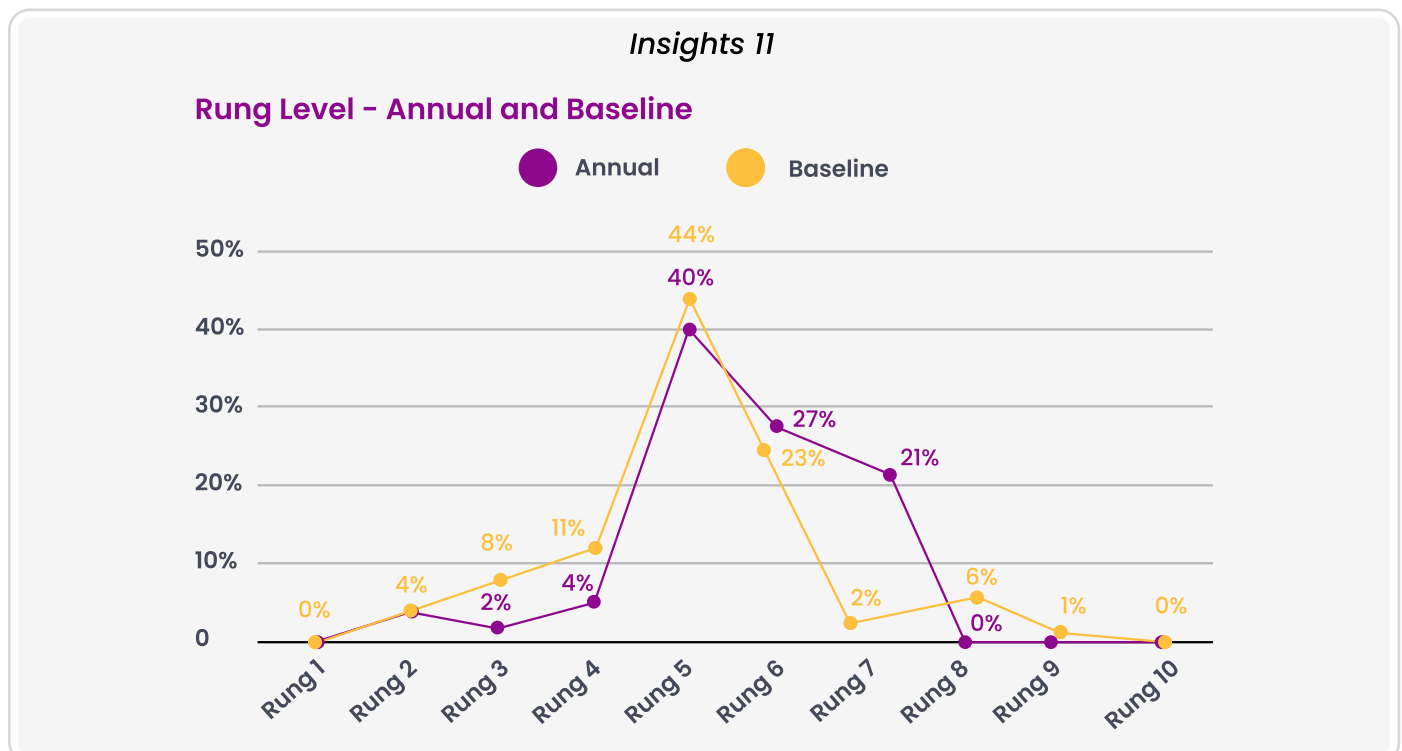
Involvement in social or political organizations	Number of Women Entrepreneurs
Managerial / Leadership Position	4
General member	11
Not involved in any organization	186

► Rung Level of Women Entrepreneurs

The graph shows how women entrepreneurs perceive their social standing within their villages using a 10-rung ladder, where the top represents the highest status and the bottom the lowest. At both baseline and annual assessments, most women positioned themselves in the middle range, primarily at Rung 4 and Rung 5, with Rung 5 emerging as the most frequently selected (44% at baseline and 40% at annual).

Upward movement is evident over time. A greater proportion of women reported shifting to Rung 6 (27%) and notably to Rung 7 (21%, compared to just 2% at baseline).

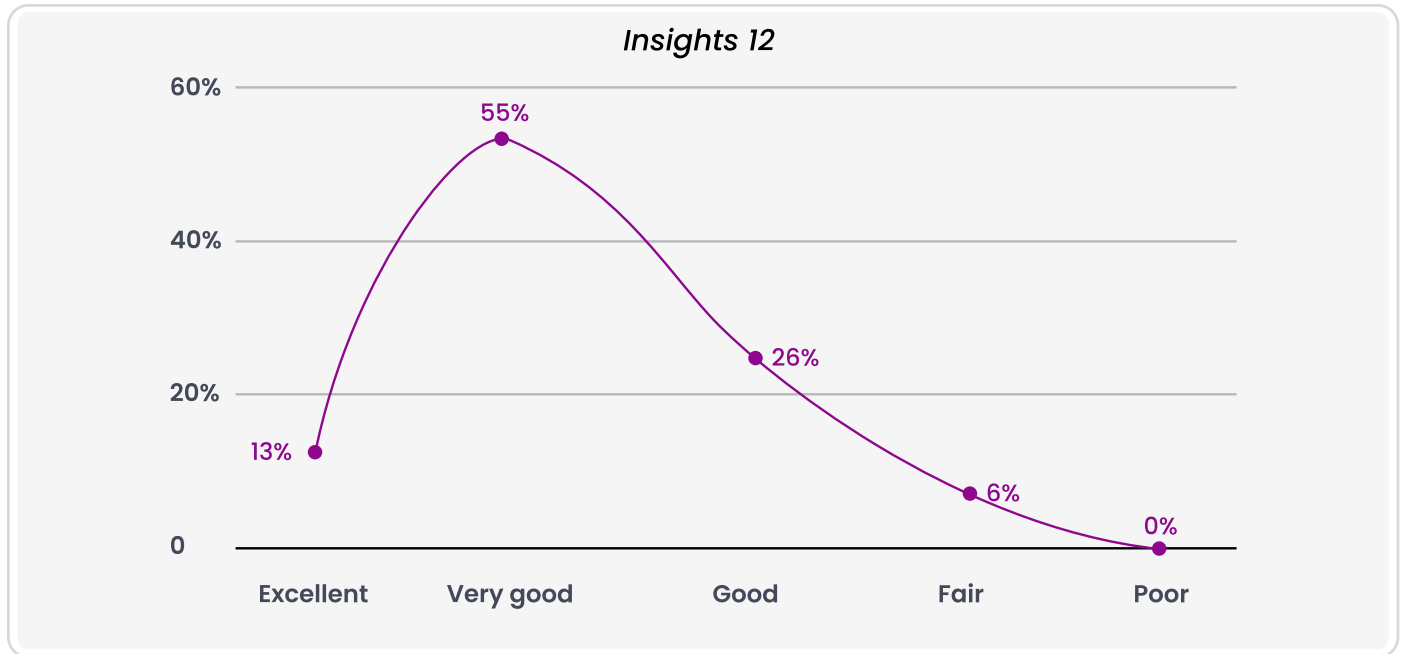
Very few women placed themselves at the lower rungs (1–3) or at the highest rungs (8–9).



Women Entrepreneurs feedback

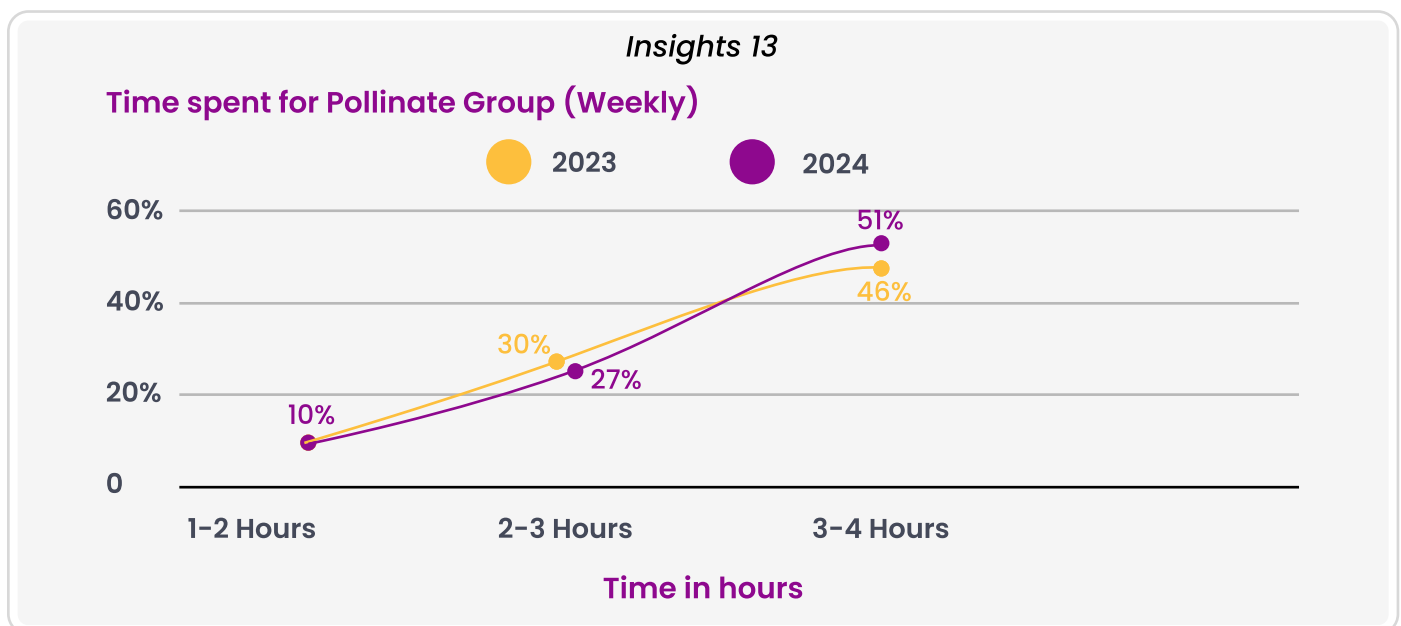
The feedback from women entrepreneurs reflects a strong level of satisfaction with pollinate Group's support. A combined 94% rated their experience as good, very good, or excellent.

More than half of the respondents (55%) described their experience as very good, while 26% rated it as good, and 13% marked it as excellent.



► Time Commitment by Women Entrepreneurs

The data indicates that the majority of women entrepreneurs dedicate 3–4 hours per week to their Pollinate Group related business activities. Participation within this time range increased from 46% in 2023 to 51% in 2024, reflecting growing engagement and greater consistency in their entrepreneurial efforts.



Barriers and Challenges Faced by Women Entrepreneurs

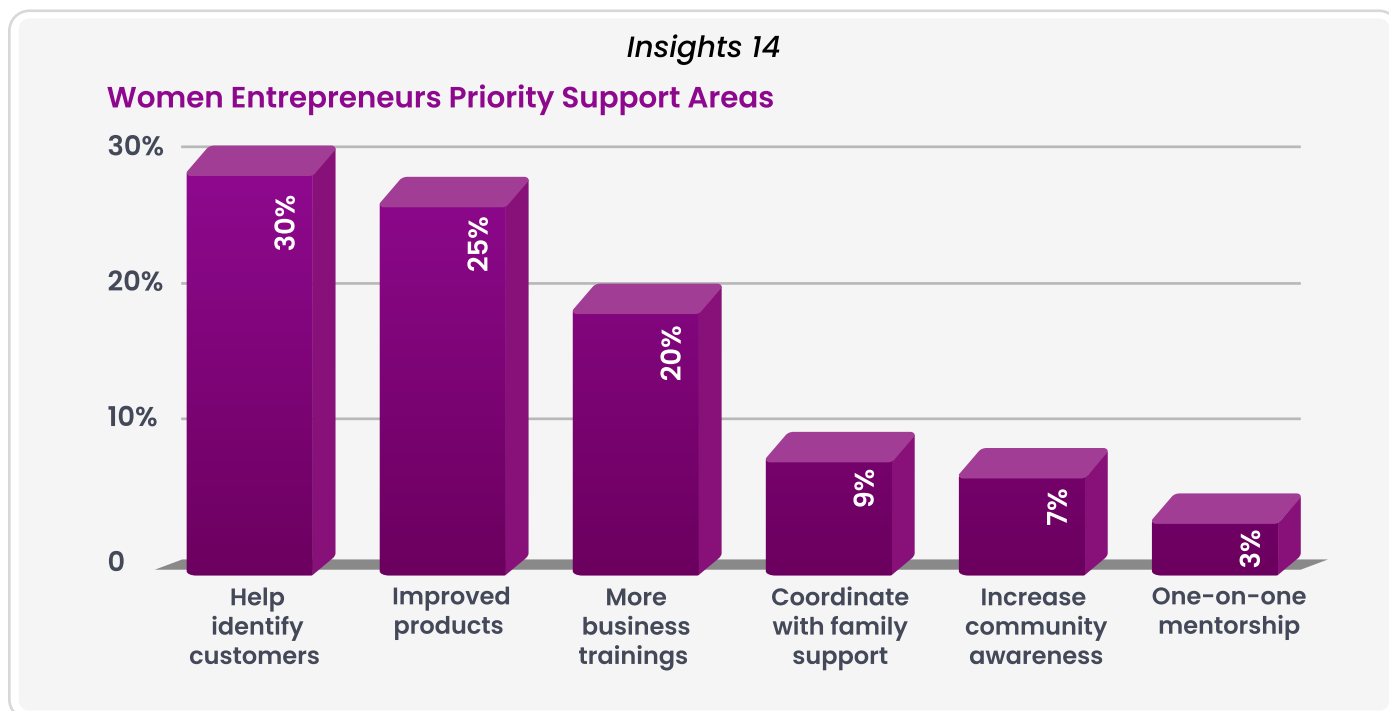
The Key barriers include family and mobility constraints (23%), which remain the most significant limitation, followed by difficulties in finding new customers (18%). Additionally, time limitations (11%) impact their capacity to consistently manage business activities alongside household responsibilities. Product-related challenges such as pricing, delivery issues, and competition (13%) also hinder growth and market expansion.

Table 10

Challenges faced by women entrepreneurs	Percentage of women entrepreneurs
Finding new customers	18%
Family and mobility constraints	23%
Time limitations	11%
Product-related issues (pricing, delivery, quality, competition)	13%
No barriers	17%
Didn't Answer	18%

► Women Entrepreneurs Priority Support Areas

Women entrepreneurs highlighted specific areas where additional support from Pollinate Group would help them improve their performance and strengthen their businesses. Their priority support needs are summarised in the below.



Communities and Customers



► Communities Overview

Pollinate Group have conducted Face-to-face surveys across 253 communities spanning seven states, reflecting Pollinate Group's broad and diverse operational presence. Karnataka accounts for the largest footprint, with 165 communities, followed by West Bengal (24) and Andhra Pradesh (23).

Basic Amenities



Electricity Access:

Overall, 59% of surveyed communities lack electricity, with Karnataka most affected (84% without access). Andhra Pradesh, West Bengal, and Meghalaya report near-universal access.

Drinking Water:

Most communities rely on government water supply, while Andhra Pradesh shows relatively more diverse sources, including taps and wells.



Health Care Access:

Access remains limited, with 68% travelling over 1 km to reach healthcare facilities and only 10% having a centre within 0.5 km.



Education Access:

53% of households travel more than 1 km to reach schools, and 28% travel between 0.5–1 km, suggesting access to basic education is present, though distance remains a barrier for many families.



Household Priorities & Spending Behaviour

Households prioritise food (78%) and education (68%), followed by health (44%) and shelter (26%). In terms of sales channels, local markets (57%) and Pollinate Group's (53%) are the most preferred platforms (rated 4–5), while door-to-door sales face greater challenges, with 45% rating them 1–2.

Gender Trends & Barriers to Empowerment

Traditional gender norms remain prevalent. 72% of respondents believe women should play traditional roles, 29% feel only men should earn, 25% believe women should not work outside the home, and 18% view women's roles as limited to domestic duties.

However, 19% expressed progressive views, supporting equal economic participation for both men and women.

Community Skill Access And Gaps

Access to vocational training remains limited, with only 21% of communities reporting availability, while 62% received none and 16% are unaware of such opportunities.

Perceived barriers to entrepreneurship are significant 74% identify lack of finance as the primary constraint, and 51% highlight skills and knowledge gaps as major challenges.

Purchase Preference

More than half of surveyed community members (53%) expressed a preference for purchasing products from Pollinate within their community, indicating trust in locally accessible services and familiarity with women entrepreneurs.

► Women Entrepreneurs Customer Analysis

The majority of customers (75%) are acquired through recommendations from existing buyers; in contrast, only a small share comes from door-to-door sales (10%), staff guidance (11%), or workplace outreach (4%).

This indicates that word-of-mouth is the most powerful driver of business growth, but also points to an opportunity for Pollinate to support women micro entrepreneurs in diversifying their customer acquisition strategies to reach beyond their immediate networks and expand their market potential.

Insights 15

How Women Micro Entrepreneurs Find Their Customers



Types of Customers

The customer profile indicates that **working men (72%)** form the largest segment of buyers, followed by **working women (46%)**, making employed individuals the primary purchasers of Pollinate Group's products. At the same time, **27% of housewives** and **26% of unemployed men** are also customers, suggesting that non-earning family members play an important role in household purchase decisions. A smaller proportion less than 10% comprises daily wage earners and domestic workers, indicating relatively lower engagement from these income segments.



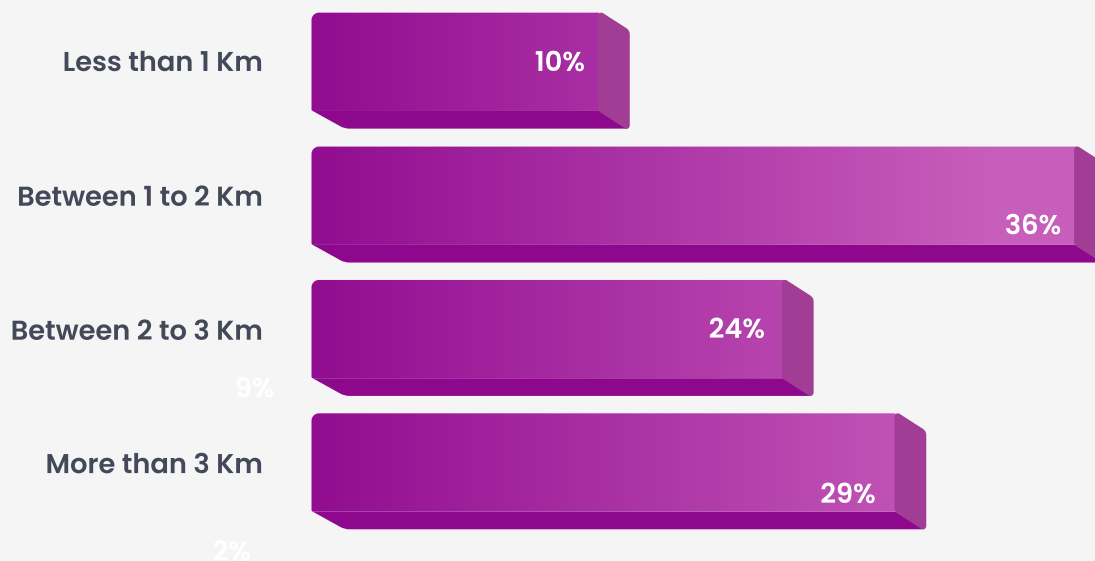
How far are the customers from women entrepreneurs?

Most customers are located within a 1–2 km radius of the women entrepreneur's residence, indicating strong local engagement and community trust.

Notably, **29% of customers are situated more than 3 km away**, reflecting the effort and determination of women entrepreneurs to extend their reach beyond immediate neighbourhoods. This demonstrates both a solid local customer base and a women entrepreneur willingness to explore wider markets to expand their business opportunities.

Insights 16

Distance Of Customers From Women Micro Entrepreneurs Residence



Mode of Transportation

Women entrepreneurs primarily rely on private transport (35%) and walking (30%) to reach customers, while 20% use public transport to access wider markets. Smaller proportions sell from home or small shops (10%) or through relatives' shops (5%). This distribution highlights that mobility plays a critical role in expanding market reach, while community trust also enables home-based sales to remain a viable channel.

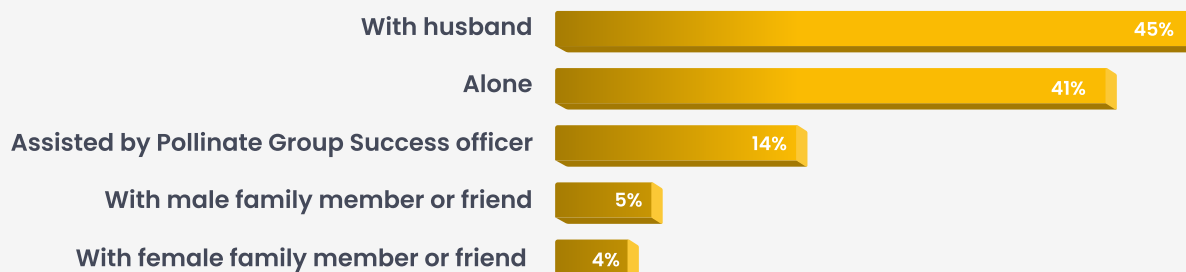


Accompaniment for Visiting Customers and Business Decisions

For business-related decisions, 44% consult their husbands, while 24% decide independently, indicating emerging agency. Additionally, 26% seek guidance from their women entrepreneurs Success Officer, highlighting the important role of programme staff in mentoring and supporting women's entrepreneurial journeys.

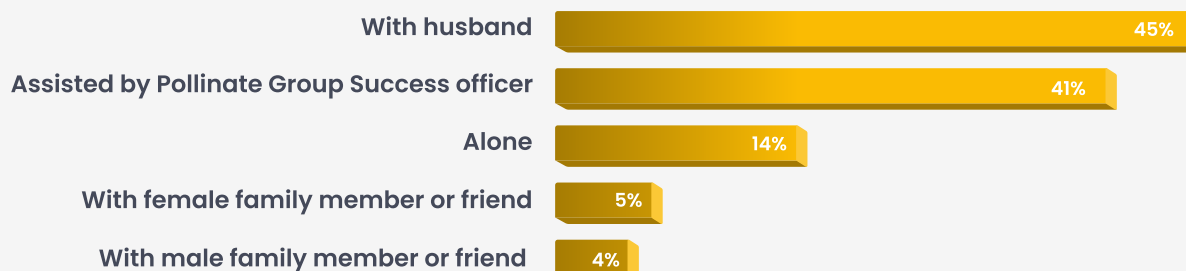
Insights 17

Travel Companion While Visiting Customers



Insights 18

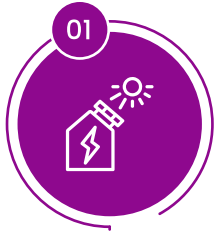
Pollinate Group Related Business Decisions



Products and their measurable impact

Pollinate Group continues to prioritise access to clean energy and essential household products that save time, reduce expenses, and improve health outcomes in underserved communities.

Key product categories include



Solar Products:

Solar lights, Solar home Systems, and Solar irrigation pumps



Improved cookstoves:

Offered improved cookstoves and Induction cookstoves



Home Appliances:

Pressure cookers, Mixer grinders, and other kitchen appliances



Health and Hygiene Products:

Sanitary pads, Pain relief oils



As of December 2025, Pollinate Group's community-led distribution model has delivered the following measurable impact:

- Supported 2,697 women entrepreneurs, enabling sustainable income generation and strengthening local leadership.
- Distributed 349,000 essential products, contributing to improved household access and wellbeing.
- Generated 2.92 million hours of time savings, enhancing productivity and quality of life across communities.
- Reduced 2.01 million tonnes of CO₂ emissions, advancing climate resilience efforts.
- Helped generate ₹ 11.57K in income earned, strengthening economic stability for women entrepreneurs and their families.



Challenges



01 Reaching Participants

Some women microentrepreneurs were unavailable due to migration, household responsibilities, or limited phone connectivity, which affected the timeliness of data collection.

02 Limitations in Phone Access

Many women micro-entrepreneurs lacked direct access to personal mobile phones, as devices were often shared within households. This made it difficult to reach participants during surveys. Additional barriers included changed contact numbers, limited network coverage, and low mobile recharge balances.

03 Language and Comprehension Barriers

Variations in local dialects and literacy levels required additional effort to clearly explain survey questions and ensure accurate responses.

04 Sensitivity of Topics

Questions related to income, household decision-making, and personal agency were sometimes sensitive. met with hesitation. Skilled facilitation was necessary to build trust and encourage open sharing.

05 Behavioural Reporting Constraints

Capturing changes in behaviour, such as confidence in decision-making or digital adoption, was more subjective and relied heavily on self-reporting, which posed limitations.

06 Influence of Family Members

In some cases, husbands or other family members intervened during surveys, potentially influencing responses and impacting the authenticity of the collected data.

Recommendations



- The number of active women entrepreneurs has declined compared to previous years. Of the 557 enrolled women, 88 are currently inactive and out of service within Pollinate Group's network. Among the remaining 469 women, approximately 45% did not record any sales transactions during the reporting year. This indicates a significant retention risk, with nearly half of the network at risk of eventual disengagement. Strengthening consistent engagement, mentoring, and follow-up support will be critical to sustaining and expanding the network.
- While 75% of women entrepreneurs received training, most sessions were short and primarily focused on individual learning. There is currently a limited opportunity for collaborative or peer-based engagement. Creating safe, inclusive spaces where women can exchange experiences, build confidence, and learn collectively alongside organising regular in-person training sessions across operational areas.
- Income outcomes remain modest. In 2024, only 55% of women earned income, with an average annual earning of ₹ 11,198. However, earnings vary widely: 4% earned ₹ 4,000–5,000 per month, 12% earned around ₹ 1,000 per month, while 39% earned less than ₹ 500 per month. These income levels are often insufficient to sustain motivation and long-term participation. To strengthen livelihood security and retention, it will be important to explore diversified or complementary income-generating opportunities within the community.
- Women currently dedicate an average of 3–4 hours per week to business activities. Exploring strategies to increase time allocation through household support systems, productivity tools, or streamlined business processes may improve income performance and enterprise growth.

Women micro entrepreneurs: Stories of Impact



Clean Energy, Healthier Homes: **Soni Chaudhary's** Story of Change

Soni Chaudhary's Journey to Safe and Healthy Cooking For years, Soni Chaudhary's life was shaped by the demanding responsibility of gathering firewood. Each week, she walked 7–8 kilometres into the jungle, spending an entire day collecting fuel for her family's cooking needs. The journey was exhausting and exposed her to serious risks, including encounters with wild animals. At home, constant exposure to smoke from traditional firewood cooking took a toll on her and her family's health. Her turning point came when she purchased an electric cookstove from Hira Chaudhary, a local woman entrepreneur. This clean cooking solution transformed her daily routine.

Today, Soni no longer undertakes hazardous trips to the jungle, freeing up valuable time and energy while ensuring her safety. The smoke-free kitchen has significantly improved her family's health, creating a cleaner, safer, and more comfortable home environment.

Soni's story reflects the far-reaching impact of clean cooking solutions in underserved communities. Beyond reducing time and health risks, such innovations strengthen dignity, safety, and overall well-being. It also underscores the vital role of women entrepreneurs like Hira Chaudhary, whose efforts are bringing sustainable change and empowerment to their communities.

Lighting Futures: Rani's Journey to Economic Empowerment



Rani grew up in Nadendla village of Vinukonda Mandal, Guntur district. She studied till Class 10 and spent ten dedicated years working as an ASHA worker after completing her AMM training. Rani supported pregnant women, helped with child vaccines, and guided families to the right health services in her village as an Asha Worker. She joined us on 30/09/2019.

When her family faced difficulties, they moved to Hyderabad. Starting life again was challenging, but she and her family began a small business and slowly rebuilt their future. Along the way, she also joined Pollinate Group, which helped her learn and grow further.

Although she couldn't continue her studies due to family responsibilities, she now dreams of giving her children the education she missed. Her children are currently working, and she is saving every rupee to support their learning and guide them toward a brighter future.

Rani's inspirational journey with Pollinate Group began in 2019 in Hyderabad. Before joining, she ran a roadside furniture store that, despite providing steady income, lacked electricity, limiting her business potential. Driven by a desire to improve this situation, Rani joined as a woman micro-entrepreneur selling essential clean energy and household products to underserved areas.

To date, Rani's most successful products have been solar lights, which revolutionised her unelectrified community. The lights allowed her to extend her shop hours, attract more customers, and increase revenue. Additionally, she sold water filters and other essential household items. Her efforts not only boosted her income but also significantly improved the quality of life in her community.

But Rani's impact extended beyond her sales. She actively participated in peer-learning programs within Pollinate Group, sharing her experiences and strategies with other women entrepreneurs, helping them navigate their roles and fostering a supportive community of empowered women.

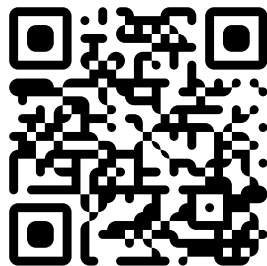
Rani's journey exemplifies the power of entrepreneurship and the substantial impact one individual can have on their surroundings.



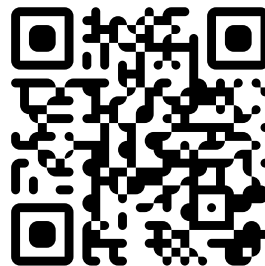
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