

# Bidhaa Sasa



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The Care Economy  
Knowledge Hub

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# Profiling Businesses in the Care Economy

The care economy consists of paid and unpaid labor and services that support caregiving in all its forms. In Africa, Asia and Latin America, women spend between three to five times as many hours on unpaid care and domestic work as men. This represents 80 percent of a household's total hours devoted to unpaid care work.

Care economy businesses can help recognize, redistribute, reduce and reward – also known as the 4 Rs – unpaid and paid care and domestic work in the following ways:



**Recognize:** Initiatives that increase visibility and recognition of paid and unpaid care and domestic activity as "productive" work that creates real value and contributes to economies and societies.



**Redistribute:** Services and initiatives that redistribute care work from individuals to public and private sector entities, and redistribute care and domestic work within the household.



**Reduce:** Products and initiatives that reduce the time spent on and burden of unpaid care and domestic work.



**Reward:** Products, services and initiatives that ensure that care and domestic workers are paid fairly and have professional growth potential. This provides them with financial reward and security.

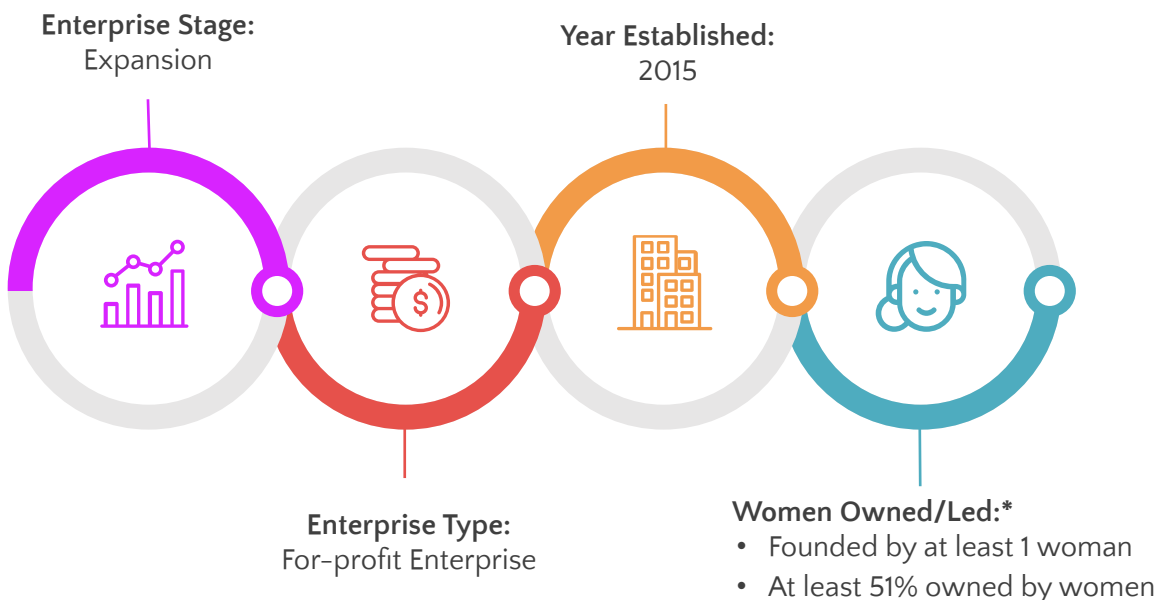
The Care Economy Knowledge Hub aims to address the knowledge gap around care businesses by showcasing various business models and creating a resource base for relevant stakeholders. It also aims to raise awareness and increase knowledge of the state of impact-driven care economy business models and attract a broad range of funders to invest in care economy solutions by showcasing opportunities. These business profiles are intended to showcase said potential investment opportunities. They have been created from information and data provided by the business itself.

This project is supported by Canada's International Development Research Center, in partnership with the Soros Economic Development Fund at the Open Society Foundations. Building on their track record and commitment to transforming the care economy and mobilizing finance for gender equality, they have jointly launched this action research program to help transform the care economy through impact business and investment.

## Executive Summary



Bidhaa Sasa is a for-profit enterprise that distributes household and agricultural products in rural regions of Kenya and Uganda. Products include solar lamps and systems, Liquefied Petroleum Gas (LPG) cylinders, cookstoves, water tanks, and products to dry and store grain. The enterprise also provides financial support in the form of micro-finance, allowing customers to afford the purchasing of products. As a part of its social sales networks, Bidhaa Sasa employs 3000+ women leaders, who are responsible for product promotion and customer identification, management, and education. Bidhaa Sasa has served 110,000 households and 75% of its customers are women. Headquartered in Kenya, the company has 140 full-time employees. In 2022, Bidhaa Sasa generated US\$ 1,804,360 in revenue.



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\*According to 2X "women entrepreneurship" and "women leadership" criteria; [2X Challenge Criteria](#)

# 1. About The Enterprise

## 1.1 Problem

Globally, women bear disproportionate responsibility for unpaid care work. In rural and impoverished areas, this burden is far more difficult and time consuming.<sup>1</sup> It is reported that 7 out of 10 countries with the highest rural and impoverished populations are in Sub-Saharan Africa.<sup>2</sup> In Kenya, an estimated 7.7 million people in rural areas live in extreme poverty.<sup>3</sup> In the case of extreme poverty, rural populations lack access to basic services: energy, water, food, education, healthcare, etc. In Kenya, all of the above has resulted in a greater burden of care falling on women and girls, with the average woman spending nearly 5 hours a day on domestic care activities. This is compared to only 1 hour for men.<sup>4</sup>

Currently, 72% of the Kenyan population lives in rural areas (39 million).<sup>5</sup> Of these, only 10% have access to clean cooking materials, with the majority using biomass-based cookstoves.<sup>6</sup> These traditional cookstoves are inefficient and, consequently, women spend an average of 4 hours per day cooking.<sup>7</sup> WHO data suggests that smoke and indoor pollution from biomass materials have resulted in an estimated 23,000 deaths in Kenya since 2020.<sup>8</sup> Further, respiratory diseases (stemming from partially combusted firewood) are the third highest cause of premature death.<sup>9</sup>

In most developing countries, women are primarily responsible for food production, preparation, and storage. Further, they grow between 60%–80% of the food for their families.<sup>10</sup> In Sub-Saharan Africa, 31% of rural households are headed by women (compared to 17% in

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<sup>1</sup> Ministry of Foreign Affairs of the Netherlands & Action Aid. (2017). *Policy Brief: Incorporation of Women's Economic Empowerment and Unpaid Care Work into regional policies: Africa*. [https://www.actionaid.org.uk/sites/default/files/publications/policy\\_brief\\_on\\_unpaid\\_care\\_work\\_-\\_africa\\_0.pdf](https://www.actionaid.org.uk/sites/default/files/publications/policy_brief_on_unpaid_care_work_-_africa_0.pdf)

<sup>2</sup> Kharas, H., Di Nucci, C., Hamel, K., & Tong, B. (2020). To move the needle on ending extreme poverty, focus on rural areas. <https://www.ifad.org/en/web/latest/-/blog/to-move-the-needle-on-ending-extreme-poverty-focus-on-rural-areas>

<sup>3</sup> Statista. (2022). Number of people living in extreme poverty in Kenya. <https://www.statista.com/statistics/1229720/number-of-people-living-in-extreme-poverty-in-kenya-by-area/>

<sup>4</sup> Global Center for Gender Equality at Stanford University. (2022). *Unpaid Caring and Domestic Work in Kenya*. <https://med.stanford.edu/content/dam/sm/gender-equality/documents/UCDW%20Kenya%2011-11-21.pdf>

<sup>5</sup> World Bank. (2018). World Bank Open Data. <https://data.worldbank.org/indicator/SP.RUR.TOTL.ZS?locations=KE>

<sup>6</sup> ESMAP. (2021). Multi-Tier Energy Access Tracking Framework Global Survey 2016–2018. <https://microdata.worldbank.org/index.php/catalog/3703>

<sup>7</sup> Jagoe, K., Rossanese, M., Charron, D., Rouse, J., Waweru, F., Waruguru, M., ... & Ipe, J. (2020). *Sharing the burden: Shifts in family time use, agency and gender dynamics after introduction of new cookstoves in rural Kenya*. *Energy Research & Social Science*, 64, 101413. <https://www.sciencedirect.com/science/article/pii/S2214629619306668#bib0022>

<sup>8</sup> Chasant M. (2020). *Air Pollution in Kenya Causes, Effects and Solutions*. *ATC Mask*. <https://www.atcmask.com/blogs/blog/air-pollution-in-kenya#:~:text=Air%20pollution%20is%20linked%20to%20more%20than%2018%2C000%20premature%20deaths,a%20WHO%20report%20has%20revealed>

<sup>9</sup> Energy Futures Lab. (2019). *Cooking energy access: A Kenyan case study*. <https://energyfutureslab.blog/2019/12/05/cooking-energy-access-a-kenyan-case-study/>

<sup>10</sup> Onyalo, P. O. (2019). Women and agriculture in rural Kenya: role in agricultural production. *International Journal of Humanities and Social Science*, 4(4), 1-10.

Latin America and the Caribbean and 14% in Asia). This is often due to men migrating to urban areas to pursue income-generating opportunities<sup>11</sup> The Food and Agriculture Organization identified that this absence of male labor could result in declining yields, shifting production towards less nutritious crops that require less labor. Further, an increased reliance on child labor is predicted.<sup>12</sup>

Water scarcity further exacerbates the burden of care on women and girls. In water-insecure circumstances, women and girls bear the burden of water collection and household water security. Moreover, women and girls play a crucial role in managing water for livelihoods, such as subsistence agriculture.<sup>13</sup> In some parts of Kenya, 90% of water sources have dried up, resulting in massive losses to crops and livestock. As these are the main sources of income, much of the population is suffering from acute hunger.<sup>14</sup>

In such cases, women's access to labor-saving technology is particularly important. A study by Oxfam showed that access to time and labor-saving equipment (such as fuel-efficient stoves, water tanks, or solar lamps) resulted in unpaid care tasks being less time-consuming and intense.<sup>15</sup>

Lack of access to clean cooking technologies also impacts other areas of women's empowerment. A regional analysis has found a positive correlation between the introduction of efficient cook stoves and female workforce participation. While there is a low short-term impact on workforce participation, long-term analyses show that enhanced time efficiency leads to greater possibilities for women to participate in the formal workforce.<sup>16</sup>

However, limited awareness and persistence of traditional practices and beliefs hinder the adoption of labor-saving technologies. This is particularly prevalent in the case of modern technologies, as consumers need to understand the technology before it is adopted.<sup>17</sup> Another core challenge to the adoption of cleaner cookstoves is their affordability.<sup>18</sup> In Kenya, most low-income households have limited financial capacity to procure energy technologies, labor-saving equipment, grid connections, or LPG cylinders.<sup>19</sup>

<sup>11</sup> Food and Agriculture Organization. (n.d.). *Women: The Key to Food Security*. <https://www.fao.org/3/x0171e/x0171e00.htm#TopOfPage>

<sup>12</sup> Food and Agriculture Organization. (n.d.). *Women: The Key to Food Security*. <https://www.fao.org/3/x0171e/x0171e00.htm#TopOfPage>

<sup>13</sup> Bukachi, S. A., Omia, D. O., Musyoka, M. M., Wambua, F. M., Peter, M. N., & Korzenevica, M. (2021). Exploring water access in rural Kenya: Narratives of social capital, gender inequalities and household water security in Kitui county. *Water International*, 46(5), 677-696. <https://www.tandfonline.com/doi/full/10.1080/02508060.2021.1940715>

<sup>14</sup> United Nations. (2022). Kenya: UN steps up protection for drought-hit women and girls. <https://news.un.org/en/story/2022/10/1129747>

<sup>15</sup> Oxfam. (2019). *Gendered patterns of unpaid care and domestic work in the urban informal settlements of Nairobi, Kenya. Findings from a Household Care Survey 2019*. <https://oxfamilibrary.openrepository.com/bitstream/handle/10546/620910/rr-nairobi-kenya-household-care-survey-191119-en.pdf;jsessionid=60EFOE64D05C9263AFF2ECF9A2205B10?sequence=1>

<sup>16</sup> Uchenna, E., & Oluwabunmi, A. O. (2020). *Cooking technology and female labor market outcomes in sub-Saharan Africa*. *African Development Review*. doi:10.1111/1467-8268.12468

<sup>17</sup> IFAD. (2016). *How to do: Reducing rural women's domestic workload through labor-saving technologies and practices*. <https://www.ifad.org/documents/38714170/40196082/Reducing+rural+women%E2%80%99s+domestic+workload+through+labour-saving+technologies+and+practices/db859c93-9066-411a-ad40-a0204c98351c>

<sup>18</sup> The Clean Cooking Association of Kenya. (2019). *Kenya household cooking sector study: Assessment of the supply and demand of cooking solutions at the household level*. [https://energypedia.info/wiki/Publication\\_-\\_Kenya\\_Household\\_Cooking\\_Sector\\_Study\\_2019](https://energypedia.info/wiki/Publication_-_Kenya_Household_Cooking_Sector_Study_2019)

<sup>19</sup> Malonza, R., & Fedha, M. (2015). An assessment of gender and energy in Kenya: the underlying issues. *International Journal of Scientific and Technology Research*, 4(9), 137-153. [https://genderandsecurity.org/sites/default/files/Malonza\\_Fedha\\_-\\_An\\_Assessment\\_of\\_G\\_Energy\\_in\\_Kenya\\_0.pdf](https://genderandsecurity.org/sites/default/files/Malonza_Fedha_-_An_Assessment_of_G_Energy_in_Kenya_0.pdf)

## 1.2 Solution

Bidhaa Sasa provides last-mile distribution of critical products for women in rural areas. These include:

- **Household and agricultural products:** Bidhaa Sasa provides an array of products to rural households, particularly women users. Products aim to enhance quality of life and assist in saving time and money. Bidhaa Sasa does not manufacture products itself, but partners with manufacturers in Kenya or neighboring countries. Currently, their product range includes: cookstoves, LPG cylinders, electric pressure cookers, solar lighting, water storage tanks, and agricultural equipment to store and process grains.
- **Product distribution:** Bidhaa Sasa partners with product suppliers and distributes products in remote and rural areas through network marketing. Marketing is conducted via a network of 3,000 active women leaders, who receive training from the Bidhaa Sasa team on product technology (solar lamps, cookstove, etc.) and marketing. These leaders are also Bidhaa Sasa's clients and have thus previously purchased and used the products themselves. Leaders educate end-users and address any questions or concerns related to the products. Bidhaa Sasa markets products through direct sale techniques, such as local meetings and word-of-mouth publicity. Internal data of Bidhaa Sasa reveals that 80% of its 110,000 clients have been acquired through existing clients, which reduces customer acquisition costs.
- **Consumer financing:** Bidhaa Sasa provides consumer financing as consumers can pay for products in monthly installments, through mobile money payments. The leaders ensure that the end-users make payments on time.
- **Delivery, education, installation, and after-sale support:** Bidhaa Sasa provides doorstep delivery of the products and educates the customers on how to use them. Bidhaa Sasa provides installation of complex products as well as repair, warranty, and replacement services. The manufacturers are responsible for repairing products, as well as honoring warranty claims.

### 1.3 Customer Segment

Customer Segment	Product / Service Provided	Paid / Unpaid
<p><b>Low-income and rural households</b></p>	<ul style="list-style-type: none"> <li>• <b>Household and agricultural products:</b> Customers can purchase cooking appliances (LPG stoves, electric pressure cookers, cookstoves), clean water appliances (storage tanks), solar lighting appliances, and agricultural tools.</li> <li>• <b>Micro and nano-credit:</b> Customers repay the cost of products in installments.</li> <li>• <b>Delivery, installation, and after-sale:</b> All customers can select additional services, such as: product delivery, credit, usage instruction, installation, and after-sales support (warranty services, repairs and maintenance, and replacement of products).</li> </ul>	<p><b>Paid</b></p> <ul style="list-style-type: none"> <li>• Customers pay for the products through flexible money installments.</li> <li>• The average price per unit is US\$ 50.</li> </ul>

### 1.4 Team And Governance Structure

Bidhaa Sasa has 140 full-time employees across rural Kenya and Uganda, 60% of whom are women. The team is composed of 2 co-founders, who act as the CEO and COO. There are 2 Regional Coordinators, 13 Area Coordinators, and 96 Group Coordinators. The support team has 3 staff members in Human Resources, 17 in Logistical units (spread over 4 fulfillment centers), 7 in the data and IT teams, and 2 in the Risk and Research team.

In addition, the business works closely with 3,000 active women leaders in rural communities. These women are not employees of Bidhaa Sasa but receive an incentive.

Bidhaa Sasa is privately held by the 2 co-founders, a man and a woman. It has an informal Advisory Board that provides inputs on logistics, legal, and other operational matters. Bidhaa Sasa intends to formalize the Advisory Board in 2023.

## 1.5 Enterprise Policies

Policy	Yes / No
Overall HR Policy	Yes
Equal pay for equivalent work policy	Yes
Non-discrimination / Equal employment opportunity / Diversity and inclusion policy (gender, LGBTQ, PWD, etc.)	Yes
Anti bullying and sexual harassment policy / Respectful workplaces	Yes
Whistleblower policy / Employee grievance mechanism	Yes
Maternity / Paternity leave policy	Yes
Safeguarding policies for vulnerable groups (children, elderly, PWDs)	Yes
Safeguarding policies for the environment or to reduce detrimental impact on the environment (covers reducing carbon footprint, reduced water consumption etc.)	Yes

## 2. Impact

### 2.1 Mission Statement

Bidhaa Sasa's mission is to improve the quality of life of rural and low-income households, especially women. Bidhaa Sasa addresses the issues of awareness, affordability, availability, and accessibility of critical products needed by underserved women in rural areas.

### 2.2 Intended Impact

Bidhaa Sasa's intended impact addresses 2 of the 4 Rs:

- Household and agricultural products **reduce** the time spent by women on the processing of produce used for consumption. Further, access to clean cooking materials reduces time and money spent on cooking. Solar lighting reduces the time and money spent on lighting, which was previously spent on preparing kerosene lamps. Access to storage and grain processing devices reduces food and grain waste, making grain last longer.



- The availability of LPG provides access to cleaner and faster ways of cooking. Anecdotal evidence from Bidhaa Sasa's field operations suggests that men have started to participate in cooking responsibilities in households that have adopted LPG. This is because LPG-fueled stoves are seen as convenient to operate. Thus, LPG has resulted in the **redistribution** of care work within households.

## 2.3 Monitoring And Measurement

Bidhaa Sasa keeps track of the following indicators:

- Number of customers
- Number of first-time buyers
- Number of repeat orders
- Number of units sold, with details of appliance types (cooking, solar lighting, water, and agricultural solutions)
- Number of meetings held in communities
- Number of women leaders associated with network marketing
- Repayment rates
- Customer satisfaction, including the Net Promoter Score<sup>20</sup> (collected annually)
- Product feedback (collected bi-annually)
- Sex-disaggregated data for all products sold (percentage of female clients served for each appliance type)

Most data is collected by employees during interaction with clients. In addition, the Bidhaa Sasa research team collects data through surveys and interviews with both clients and leaders. This enables Bidhaa Sasa to measure customer satisfaction and gather product feedback.

Bidhaa Sasa publishes the leaders' annual earnings each year, as well as records the quality of life of consumers. This is done by noting the number of families impacted by reduced indoor air pollution and better food security.

Bidhaa Sasa can distinguish between the user, the buyer, and the payer, to assess if those who buy products are also using them. This analysis generates further insights on the aspect of redistribution of care work.

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<sup>20</sup> Net Promoter Score is a market research metric. It is a single survey question, in which respondents are asked to rate the likelihood that they would recommend the company to others.

## 2.4 Results To Date

- 75% of customers served are female
- 83% of buyers are first-time buyers
- 74% of customers stated their quality of life improved
- 68% of customers have reduced their weekly energy expenditure
- 130,000 products have been sold to 110,000 households, of these 55% are cooking products, 34% are water and agricultural products, and the remaining 11% are solar products.
- 40,000 households have reduced spoilage of grain, this has enhanced availability of food throughout the year
- The annual survey revealed that the average user saves an estimated US\$ 200 annually, per stove
- 60,000 families have reduced indoor air pollution (reported through an estimation of the number of products sold)
- Carbon emissions have been reduced by 90,000 tons per year (reported through an estimation based on stoves being used)
- 10,000 leaders have been created through the network marketing business model
- Leaders have earned an estimated US\$ 75,000 collectively in 2021-2022
- 30% of end-users used appliances for productive and income-generating activities, such as renting products, charging fees for mobile-charging, using cookstoves for street vending, etc.
- 77% of buyers of agricultural products, 68% of solar products and 76% of cooking products are women
- 70% of buyers of LPG cylinders are women and 83% of buyers of cookstoves are women

Bidhaa Sasa's work is aligned with the following Sustainable Development Goals (SDGs):



## 3. Financials

### 3.1 Financial Status

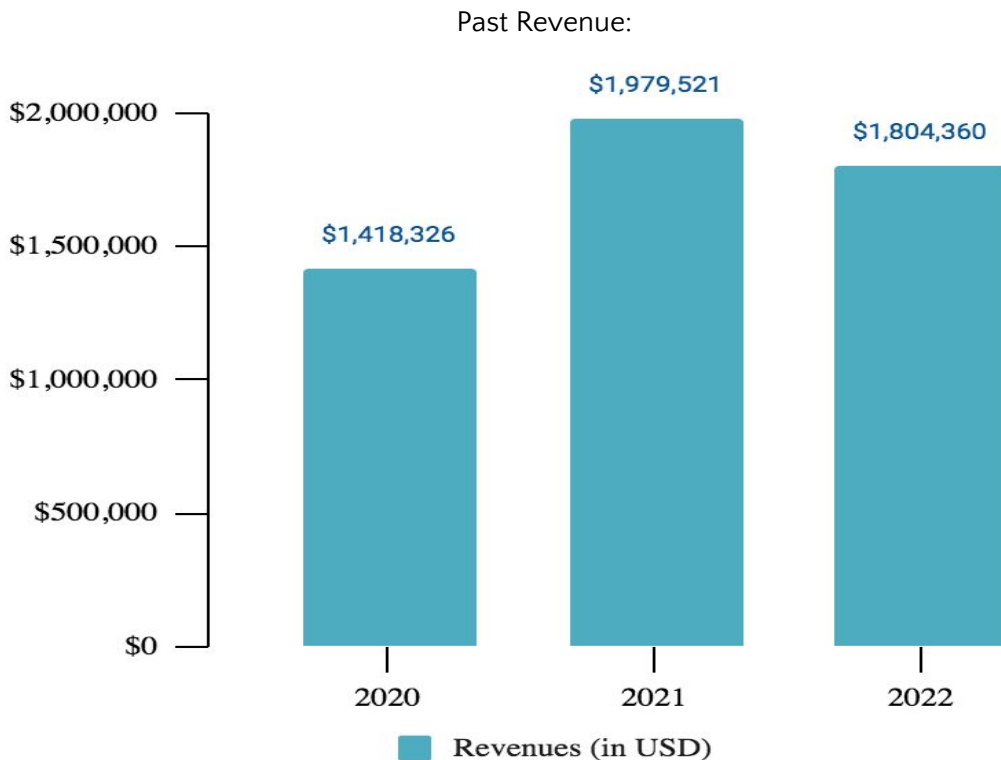
Bidhaa Sasa is not currently profitable but is planning to become profitable within 3 years.

Particular (Amounts in USD)	FY2020	FY2021	FY2022
Total Revenue	1,418,326	1,979,521	1,804,360

\* Bidhaa Sasa can be contacted directly for more information

#### 3.1.1 Revenue Streams

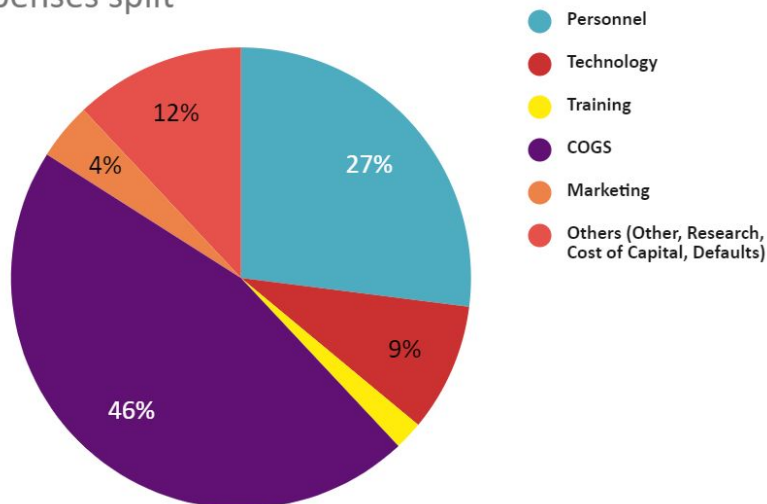
90% of Bidhaa Sasa’s revenue is from the sale of products. The remaining comes from grants. The top selling items are cooking products, followed by agricultural and water solutions. The company has received grants, subsidies, debt from impact investors, and development finance institutions.



### 3.1.2 Expenses

The following pie-chart displays the expenditure estimates of Bidhaa Sasa in 2021.

Expenses split



### 3.2 External Funding Sources (Past and Current)

Bidhaa Sasa has received debt from foundations (Whole Planet, Rabobank), crowd funders (Kiva, Bettervest), and impact investors (SIMA EARF, Spark+). This money was used as working capital for the business. Bidhaa Sasa has received Results-Based Financing from organizations such as: SNV, GIZ, and CLASP. It has received grants from: MEDA, MECS, Clean Cooking Alliance, AECF, Siemens Stiftung, GDC, and FSD Uganda. Grants were used to support the training of women leaders, the introduction of new products, development in new markets, as well as data, analytics, and operational capacity building.

### 3.3 Challenges Faced In Accessing Capital

- **Availability:** The enterprise began seeking equity investment in 2022. It has experienced limited availability of capital, which is likely due to investors taking a more cautious approach to financing post COVID-19. Bidhaa Sasa has also faced difficulties in accessing investments focusing on gender issues, as there are not many gender-specific investment vehicles.
- **Accessibility:** The enterprise's need for capital often falls below many investors' minimum ticket size. In addition, the enterprise does not qualify for borrowing from local commercial banks, due to their collateral requirements.
- **Regulatory:** Bidhaa Sasa has raised grants through Result-Based Financing (RBF), but the funding instrument is rigid. As there are strict rules regarding what the funds can be used for, it makes experimentation and pilots difficult.

## 4. Path To Scalability

### 4.1 Potential Avenues For Growth

Bidhaa Sasa intends to grow through the following pathways:

- **Geographic expansion:** Bidhaa Sasa is currently working in 2 regions of Kenya, through 12 hubs. By 2025, the enterprise plans to expand to an additional 2 regions in central and coastal Kenya. The enterprise intends to operate these through an additional 9 hubs.
- **New markets:** Bidhaa Sasa plans to expand to Uganda in 2023. It is currently piloting its business model in Uganda, to gather data that will guide the market entry strategy.
- **Expansion of catalog of products:** Bidhaa Sasa will continue to explore and test new products that can improve the lives of rural women.
- **Digitization:** Bidhaa Sasa intends to promote usage of digital technology in order to strengthen network marketing, organize women leaders, and support training programs. This will eventually allow the enterprise to move to an “assisted e-commerce” model. As smartphone penetration improves in rural areas, Bidhaa Sasa aims to build the capacities of leaders to sell products through a digital platform.

### 4.2 Risks And Challenges

- **Low demand:** Bidhaa Sasa works with clients in low-income communities. Thus, any effect on the customers' income affects Bidhaa Sasa's sales. For example, a decline in the customers' income could lead to missed payments and reduced demand, impacting Bidhaa Sasa's revenues.
- **Technology:** Bidhaa Sasa procures products from suppliers and manufacturers. There are times when suppliers do not provide the product on time, or the products are of poor quality. This impacts demand and customer satisfaction and also increases the risk of default.
- **Operational:** Bidhaa Sasa operates at the last mile in regions with low transportation connectivity. This increases costs of operation, as the Bidhaa Sasa team must make multiple field visits in order to meet with clients.

### 4.3 COVID-19 Impact On The Enterprise

COVID-19 impacted Bidhaa Sasa's customers, many of whom lost their jobs and business. This loss of income reduced demand and affected repayments. Further, as a result of lockdowns and social distancing, Bidhaa Sasa could not reach most of its customers. Bidhaa Sasa managed customer relations through mobile calls and text messages, in order to resolve customers' issues.

## 4.4 Support Received To Date

Bidhaa Sasa has participated in the following programs and awards:

- Unreasonable East Africa Accelerator (2017)
- MIT Legatum Center for Development and Entrepreneurship Boot camp and Zambezi US\$ 5,000 award (Zambezi Prize for Innovation in Financial Inclusion, 2018)
- Chivas Ventures East Africa finalist (2020)
- F-lane Vodafone Accelerator (2020)
- Miller Centre University of Santa Clara accelerators (2018, 2022)
- EY Ripples advisory program (2019, 2021)
- Rippleworks advisory program (2021)
- Trustlaw pro-bono lawyer support (multiple years)
- GET.invest advisory program (2020)
- Open Capital UOMA advisory program (2020)

## 4.5 Inputs Required For Growth

### Financial

Bidhaa Sasa requires US\$ 2 million in equity to scale up operations in Kenya and Uganda. The funds will double the size of the business in Kenya, with 9 new hubs and 3 new fulfillment centers (logistics support). Further, it will launch operations in Uganda, with 5 new hubs.

### Non-Financial

Bidhaa Sasa is seeking support to assess and design digitization solutions to conduct training, organize meetings and sell products.

