

Transforming the care economy through impact investing case study:

# Bidhaa Sasa



The Care Economy  
Knowledge Hub

[the-care-economy-knowledge-hub.org](http://the-care-economy-knowledge-hub.org)



## CONTENTS

FOREWORD	2
INTRODUCTION	4
<b>1 - EXECUTIVE SUMMARY</b>	<b>6</b>
<b>2 - ECOSYSTEM</b>	<b>7</b>
2.1 Kenya: statistical snapshot	7
2.2 Context analysis	8
<b>3 - BUSINESS DEEP DIVE</b>	<b>12</b>
3.1 Business headline	12
3.2 Founder story	14
3.3 Business model	16
3.4 Bidhaa Sasa's growth story	17
3.5 People and governance	20
3.6 Support received to date	21
3.7 Key business drivers and challenges to growth	23
<b>4 - IMPACT DEEP DIVE</b>	<b>26</b>
4.1 The impact theory of change of the enterprise	26
4.2 Current impact and measurement practices	28
4.3 Customer's own experiences of the solution	30
<b>5 - LOOK FORWARD</b>	<b>44</b>
5.1 Growth and sustainability plans	44
5.2 Ask of investors and stakeholders	45
5.3 Lessons learned	46
5.4 Recommendations for policymakers, investors, and entrepreneurs	48
ENDNOTES	50



## FOREWORD

Vital for our society to function, the care economy – domestic work and caring for children, elderly people, and people with disabilities – as it is now, operates as one of the most pervasive structural barriers to women’s economic autonomy and gender equality.

Across the world care work is mostly done by women and girls, who perform three-quarters of unpaid care work. Representing more than 11 percent of total global employment, paid care work is also a significant source of employment, particularly for women. However, these jobs are poorly paid, in positions that fall outside of formal employment structures, and insecure due to ingrained gender and racial biases and the work’s perceived value. The precariousness of paid care work and the unequal distribution of unpaid care work restricts women’s time and mobility, as well as their equal participation in social, economic, and political life. And this dynamic is unlikely to change without collective action. The climate crisis is increasing the demand for care and domestic work globally, while the COVID-19 pandemic generated a [care crisis](#) that exacerbated pre-existing gender inequalities.

Both formal structures and informal structures (norms) hold care economy inequalities in place. Gendered norms also shape national policies on how care work is recognized and valued, and how the responsibilities between families, governments, and the private sector are distributed.

While public investment and policies must be at the core of the solution, a renewed role for the private sector is crucial. Announced as a [commitment at the Generation Equality Forum](#), in 2021 Canada’s International Development Research Centre (IDRC) and the Open Society Foundation’s impact investment arm, the Soros Economic Development Fund (SEDF), launched an [action-oriented research initiative to help Transform the Care Economy through Impact Investing](#) (TCEII). Through this partnership, IDRC continues to build on its commitment to transform the care economy and mobilize finance for gender equality.



Erin Tansey



Catherine Cax



Since its launch, a global consortium of partners has built an [extensive knowledge and evidence base](#) to mobilize capital and impact investment to address the care economy's challenges in emerging markets. The program is now launching a collection of 20 case studies on care economy social innovations and impactful businesses, which complements 59 business profiles and mapping of 165 market-based solutions operating in emerging markets in Latin America, Africa, and Asia. The [TCEI program](#) also involves care-economy businesses incubation and acceleration, research on regulatory frameworks and policies, awareness raising, and industry policy dialogues.

As we witness growing momentum and understanding of the urgency of addressing the care crisis, we hope these case studies on pioneering companies will help advance concrete strategies to move from awareness to action. These case studies help to demonstrate viable and impactful business models, ranging from building social security infrastructure to labor-saving products and services. They offer a unique and nuanced understanding of the businesses' theories of change and impact journeys. The case studies also help to share the lessons these innovators have learned on their pathways to scale, and it is our hope that they will attract more capital into the care economy for deepened impact.

We invite you to read this collection of case studies and engage with them, and the other resources and tools developed by the TCEI program, to mobilize investment into the care economy.

Together we can advance [towards a care society](#) where social innovation, entrepreneurship, and investment can be part of the solution for economic justice globally.

**Erin Tansey**

Sustainable and Inclusive Economies  
Director  
International Development Research  
Council

**Catherine Cax**

Managing Director, Investments  
Soros Economic Development Fund

## INTRODUCTION

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 enterprises 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 – the research pillar of the Transforming the Care Economy Through Impact Investing Program – 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.

A curated set of 20 business case studies, of which this case study is one, has been researched and written between October 2021 and January 2024. The case study businesses were selected out of a set of 165 businesses that were mapped between October 2021 and August 2022, and then a further 59 that were profiled between September 2022 and May 2023. They present a wide variety of different ways in which care work can be recognized, rewarded, reduced and redistributed, from different sectors and different

geographies, from different stages of the growth journey and different business models, from different products and services and different impact pathways. Each case study was written based on extensive desk-based research, including a literature review; a review of key business documents; a series of deep conversations with founders, CEOs, and key staff; and impact-focused qualitative research with 8 – 15 consumers of business products and services.

Each case study starts with a 1-page executive summary that provides “at a glance” information on the business and Section 1 provides an introduction. Section 2 describes the ecosystem within which the business operates. The business deep dive can be found in Section 3. Section 4 presents an impact deep-dive, including customers’ own experiences of the care economy solution, and a unique set of qualitative impact data. Section 5 outlines the business’s future plans in their look forward.

Shifting attention towards and investment in the care economy is one of the single most important actions that policy makers, investors, and community leaders can take to achieve gender, racial, and climate justice. We hope that these case studies contribute to the much-needed transformation in our economic and social systems.

**Rebecca Calder**

Principal Investigator, Transforming the Care Economy Through Impact Investing  
Co-Founder and Co-CEO, Kore Global

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*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 are jointly supporting this action research program to help transform the care economy through impact focussed business and investment. This case study is a joint research product, developed by a consortium led by Kore Global, including Intellectap, Core Woman, Busara, Sagana, and Volta Capital. Copy editing and graphic design were done by Strategic Development Group.*

**This particular case study should be cited as follows:**

Intellectap, Busara Center for Behavioral Economics, Kore Global. (2023). *Transforming the care economy through impact investing: Bidhaa Sasa case study*. Kore Global, International Development Research Centre, and Soros Economic Development Fund.

## 1 - EXECUTIVE SUMMARY

Bidhaa Sasa is a for-profit enterprise headquartered in Kenya. Its mission is to improve the quality of life of rural and low-income households, especially women, by making labor-saving technologies accessible and affordable. Bidhaa Sasa offers products such as solar lamps and systems, electric pressure cookers, Liquefied Petroleum Gas (LPG) cylinders and cookers, biomass cookstoves, water tanks, and farm equipment. Customers can pay for the company's products in monthly installments. Bidhaa Sasa makes its products accessible to women in rural communities by marketing them through social networks already existing in communities. Bidhaa Sasa plans to expand its operations in Kenya and Uganda. Bidhaa Sasa is looking for US\$0.4 million in debt and US\$2 million in equity investments.



### Bidhaa Sasa at a glance

Established	2015
Country of operations	Kenya and Uganda
Offerings	Provides labor-saving products, finance, doorstep delivery, user education, and after-sales service in rural regions
Reach	Sold 156,987 units to 127,528 households (since inception)
Staff	150 full-time employees
Revenue	US\$1,804,360 (2022)
Investment to date	US\$2.9 million in equity from founders and US\$1.3 million in outstanding debt
Leadership	<a href="#">Dr. Rocio Perez, Chief Executive Officer and Co-Founder</a> <a href="#">David Disch, Chief Operations Officer and Co-Founder</a>
Contact for partnerships	<a href="mailto:rocio.perez-ochoa@bidhaa.co.uk">rocio.perez-ochoa@bidhaa.co.uk</a>
Website	<a href="http://www.bidhaa.co.ke">www.bidhaa.co.ke</a>

## 2 - ECOSYSTEM

### 2.1 Kenya: statistical snapshot

 <p>Demographic information</p>	<p><b>Total population</b> (<a href="#">World Bank, 2021</a>): 53 million</p> <p><b>Female population</b> (<a href="#">World Bank, 2021</a>): 50.3% of total population i.e. 26 million</p> <p><b>Urban &amp; rural population</b> (<a href="#">World Bank, 2020</a>): Urban (28%)   Rural (72%)</p> <p><b>Population in different age segments (% of total population)</b> (<a href="#">World Bank, 2020</a>): 0–14 years: 38% 15–64 years: 59% 65 and above: 3%</p>
 <p>Unpaid care work</p>	<p><b>Proportion of daily time spent on unpaid domestic and care work in urban areas</b> (<a href="#">Oxfam, 2021</a>): Women and girls: 5 hours   Men: 1 hour</p> <p><b>Proportion of daily time spent on unpaid domestic and care work in rural areas</b> (<a href="#">Global Center for Gender Equality, 2022</a>): Household surveys in 2004–2006 in rural Kenya show that women devote nearly 6 times as many hours as men do to clean the house, prepare meals, fetch water and collect firewood.</p>
 <p>Social &amp; economic</p>	<p><b>Literacy level</b> (<a href="#">Global Gender Gap Report, 2021</a>): Females (78.2%)   Males (85%)</p> <p><b>Poverty</b> (<a href="#">Statista, 2022</a>): 17% of Kenya's total population lived in extreme poverty (less than US\$1.9/day) as against the global poverty rate of 8.9%. In 2022, 7.8 million Kenyans in extreme poverty lived in rural areas, while 1.1 million lived in urban areas.</p> <p><b>Formal &amp; informal employment</b> (<a href="#">Statista, 2021</a>): Out of 18.3 million people employed in Kenya, 15.3 million people worked in the informal sector and 3.1 million worked in the formal sector.</p> <p><b>Gender-based violence</b> (<a href="#">Kenya–Demographic and Health Survey, 2014</a>): 45% of women aged 15–49 have experienced physical violence since age 15.</p> <p><b>Gender-based violence</b> (<a href="#">UN Women Kenya, 2014</a>): 40.7% of ever-partnered women aged 15–49 years experienced intimate partner physical and/or sexual violence at least once in their lifetime.</p>



Women's work,  
labor, and  
entrepreneurship

**Labor force participation (% of total labor force) ([World Bank](#), 2021):**  
Female: 49.6% | Male: 77%.

**Unemployment ([World Bank](#), 2021):**  
Total: 5.6%  
Female: 5.9% | Male 5.3%

**Women entrepreneurship:**

- Licensed MSMEs ownership ([Kenya National Bureau of Statistics](#), 2016):  
Females (32.1%) | Males (47.7%)
- Unlicensed MSME ownership([Kenya National Bureau of Statistics](#), 2016):  
Females (61%) | Males (31.7%)
- Firms with female top managers as % of total firms: ( [World Bank](#), 2021):  
18%

**Gender gap index score ([Global Gender Gap Report](#), 2022):**  
Total: 0.73 (0=unequal, 1=equal)

**Financial inclusion ([Central Bank of Kenya](#), 2019):**  
33.7% of women had bank accounts.

## 2.2 Context analysis

### Macro context in Kenya

72% of the Kenyan population (estimated 39 million)<sup>1</sup> lives in rural areas. Agriculture is key to Kenya's economy and employment, contributing 22% of the Gross Domestic Product<sup>2</sup> and 33% of the total employment.<sup>3</sup> Rural Kenya has high poverty and illiteracy, and inhabitants lack access to basic services (water, sanitation, electricity). An estimated 7.8 million people in rural areas live in extreme poverty.<sup>4</sup> In Kenya, more women than men live in conditions of extreme poverty (*18% of the total female population compared to 16% of the total male population*).<sup>5</sup> Kenya's rural areas are distinct due to the large number of female-headed households (36%) by single mothers, widows, divorcees, or wives.<sup>6</sup>

In 2020, rural access to electricity was 62.7%<sup>7</sup> and over 90% of the rural population and around 75% of all Kenyan households still use wood or charcoal for cooking.<sup>8</sup> 3.5 million Kenyans are facing acute food insecurity.<sup>9</sup> Even though Kenya's undernourishment rate (*the share of the population without adequate consumption of calories*) declined between 2013–2015, it has risen since then. In Kenya, more than a quarter of children under the age of 5, or 2 million children, have stunted growth due to malnutrition.<sup>10</sup> Malnutrition is the consequence of limited dietary intake, caused by household food insecurity, a lack of safe drinking water, a lack of knowledge concerning the basics of sanitation, poor health exacerbated by a lack of access to health facilities, and a lack of alternative income sources.<sup>11</sup>

## Care economy context

While women all over the globe bear disproportionate responsibility for unpaid care work, this workload is far more time-consuming and difficult to undertake while living in poverty, in which most African rural women live.<sup>12</sup> In urban Kenya, women and girls, on average, spend nearly 5 hours a day on domestic care activities, compared to only 1 hour for men.<sup>13</sup> In rural areas, unpaid domestic work is even more laborious and time-consuming due to limited access to public service and labor-saving technologies.<sup>14</sup>

Most households in Kenya use inefficient biomass-based traditional cookstoves for cooking.<sup>15</sup> These cooking devices result in longer cooking time: women spend nearly 4 hours cooking every day.<sup>16</sup> Moreover, the devices cause smoke and indoor pollution, resulting in respiratory diseases (stemming from partially combusted firewood), the third highest cause of premature death in Kenya.<sup>17</sup> In addition, kerosene used in cooking results in poisonings and burns, particularly for women and children (40–60% of pediatric poisoning cases in Kenya are due to kerosene).<sup>18</sup>

Women's care workload is also compounded by the lack of piped water. In rural households, adult women are 6 times more likely to be the ones to fetch water than adult men (58% compared to 9%),<sup>19</sup> which can be as much as 31 liters per capita per day.<sup>20</sup> In Kenya, 40% of rural households spend a minimum of 30 minutes per 20 Liters collected.<sup>21</sup> The climatic conditions, including frequent

drought, have further exacerbated the care workload on women and girls who play a crucial role in managing water.

Subsistence agriculture, in which produce is consumed by the household, is the most common form of agriculture in Kenya with 56% of farmers engaged in this form of agriculture.<sup>22</sup> Across Africa, women undertake the bulk of work to produce, process, and market food (in most middle-income countries, women are primarily responsible for food production, preparation, and storage; and they grow between 60% and 80% of the food for the family).<sup>23</sup> Women's farm activities in Kenya cover time-consuming and laborious work such as hoeing, planting, weeding, protecting crops from birds and pests, and harvesting.<sup>24</sup>

In sub-Saharan Africa, women's role in food production is even more significant due to the large-scale migration of men to urban areas to pursue income-generating work. 31% of rural households in sub-Saharan Africa (compared to 17% in Latin America and the Caribbean, and 14% in Asia) are headed by women, as many men migrate to urban areas.<sup>25</sup> Studies in Kenya indicate that women see themselves as the primary person responsible for ensuring the economic and nutritional well-being of themselves and their children.<sup>26</sup> When faced with food insecurity, women strive to increase their income or depend on foraging, hunting, or borrowing.<sup>27</sup> Each of these has a critical impact on women's unpaid care work.

## Market opportunity

Labor-saving technologies relate to technologies that lead to a reduction in domestic and productive work, such as water pumps and community water schemes, improved cooking technologies, solutions for storing and transporting water, wood and crops, post-harvest, and food processing.<sup>28</sup> Such labor-saving technologies hold significant business and impact opportunities in Kenya. A study by Oxfam showed that access to time and labor-saving equipment such as fuel-efficient stoves, water tanks, or solar lamps made unpaid care tasks less time-consuming and less intense.<sup>29</sup> Water technologies installed in and near homesteads aid water collection and ease the workload of livestock watering and irrigation.<sup>30</sup>

Kenya has favorable ecosystem conditions to bolster technology adoption. Kenya is considered a pioneer in cookstove adoption in East Africa due to private sector-led growth and business-friendly government policy and regulation.<sup>31</sup> For the last 30 years, the Improved Cookstove (ICS) sector has grown in Kenya with the uptake of entry-level tier ICS estimated at between 1.5 to 3.1 million cookstoves.<sup>32</sup> Cookstove adoption has been accelerated by innovative business models utilizing the pay-as-you-go model, mobile money penetration, and last-mile distribution. There has also been a rise in off-grid solar companies and microfinance institutions serving as distributors of the cookstove and other cooking solutions.<sup>33</sup>

The existence of relatively large consumer segments who currently use other types of fuel sources (wood, charcoal, and kerosene) creates a potential market for fuels such as LPG to 14.5 million Kenyans.<sup>34</sup> In agriculture, there are limited labor-saving technologies for tasks undertaken by women, such as weeding and transplanting. However, the demand for rainwater harvesting devices, such as water tanks, is growing due to the cost savings these bring. According to studies, rural households can buy a 10,000-liter tank at an estimated US\$520 and if rainwater is properly collected and used, the household can use the water for almost 8 months resulting in annual savings of US\$380 (due to money saved on buying water cans).<sup>35</sup>

In addition to the business opportunities, the labor-saving technologies market also offers significant scope to drive impact on women and girls. As micro-entrepreneurs and small-scale enterprise owners, women can also be the main catalysts in the supply chain. Women can serve as promoters and influence their communities to adopt labor-saving technologies.

There are key bottlenecks in the adoption of labor-saving technologies among women in rural areas. Studies in sub-Saharan Africa show that while men have adopted drip irrigation and motor pumps to irrigate farms, women continue to use labor-intensive irrigation methods, such as watering with buckets.<sup>36</sup> Women's adoption of labor-saving technologies is constrained by limited knowledge,

finance, etc. in the case of modern technologies, consumers need to understand the technology before it is adopted.<sup>37</sup> However, there is a limited focus on user education and awareness raising by manufacturing companies. In Kenya, most low-income households have limited financial capacity to procure energy technologies, labor-saving equipment, or obtain a grid connection

and LPG cylinder.<sup>38</sup> Rural women do not have more limited access to finance. Consumer loans are generally not available to women who engage in subsistence agriculture. Traditional microfinance institutions usually do not provide small loans for consumer items, resulting in limited financing for time and labor-saving technologies.



*Rural areas offer potential for entities that want to operate in the mass-market segment. Rural areas which have denser populations make it easier from the logistics perspective, including distribution and marketing.*

**Dr. Rocio Perez-Ochoa, CEO of Bidhaa Sasa**



## 3 - BUSINESS DEEP DIVE

### 3.1 Business headline

Bidhaa Sasa is a for-profit enterprise that uses social sales networks to distribute and finance labor-saving consumer goods to rural communities in Kenya and Uganda, reducing the heavy and unequal care and household work on women and girls. Its products include water tanks used to store rainwater, making it easier to irrigate and wash clothes; cookstoves, LPG cylinders, and electric pressure cookers that have made cooking faster and less expensive; solar lights that have saved time spent on procuring kerosene or charging the phone; grain silos, tarpaulins and bags that have made storing, drying, and transporting grains easier, preventing grain damage, and ensuring food availability.

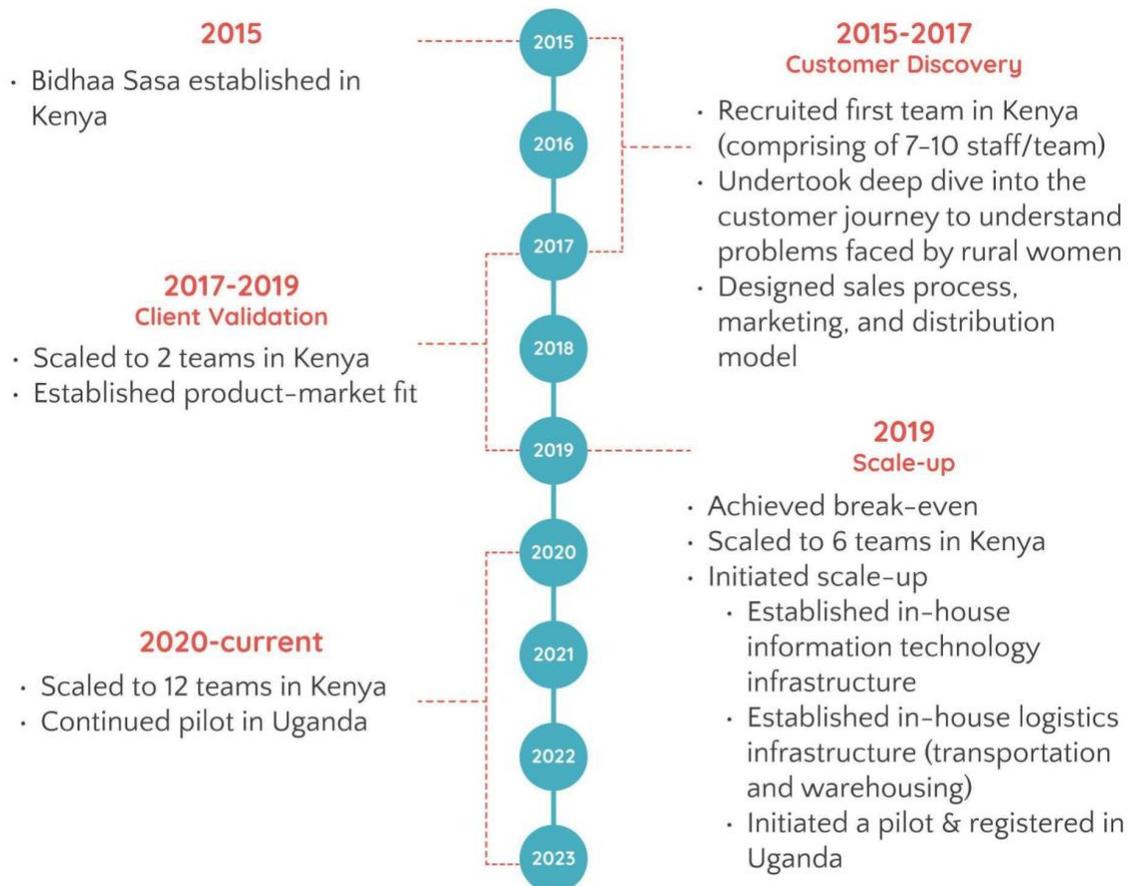
Bidhaa Sasa's value proposition is that it makes labor-saving products accessible and affordable for its rural customers through a series of value-added services: consumer financing, doorstep delivery, user education, and after-sales. Bidhaa Sasa procures the product from local and international manufacturers and sells it to consumers on credit which is repaid in monthly installments through mobile money. Bidhaa Sasa provides doorstep delivery of the products, an advantage for women customers who lack the means and money to secure product delivery at their homes. Bidhaa Sasa educates customers on ways to use the products and how to make payments with their phones. The enterprise provides installation services for complex products and repair, warranty, and replacement services for most of its products.

What sets Bidhaa Sasa apart from other companies is that it leverages social networks (that exist among people belonging to the same neighborhoods, churches, villages, etc.) to build clients' trust in the product and distribution and offers consumer finance that is otherwise not available to them. Bidhaa Sasa's customers are largely agricultural workers with low and fluctuating incomes, have seldom used labor-saving technologies, and when they have, there is hesitance related to durability, usability, etc. Bidhaa Sasa has addressed these adoption challenges by leveraging social networks in rural areas. Bidhaa Sasa does not have physical shops and relies on in-person engagement and word-of-mouth promotion. The customers are organized in groups and elect their representative - the Leader - who is a recognized figure from the community. The Leaders support Bidhaa Sasa in direct marketing, group formation, and repayments from the members.

Bidhaa Sasa's core focus is on women, who represent 75% of Bidhaa Sasa's customers, 60% of the workforce, and 90% of the Leaders. The products distributed by Bidhaa Sasa have a direct impact on women's lives. Women drive network marketing in which Leaders do not work as sales agents but as facilitators who support other women to understand products, identify customers, and manage their repayments. Bidhaa Sasa believes that by setting no sales targets, the enterprise has ensured more women join and remain engaged as Leaders for longer.

Bidhaa Sasa has already sold 156,987 labor-saving products in Kenya and Uganda. The enterprise is looking for US\$0.4 million in debt and US\$2 million in equity investments.

### Bidhaa Sasa's journey



## 3.2 Founder story



Dr. Rocio Perez-Ochoa and David Disch are the co-founders and owners of Bidhaa Sasa. Rocio is the Chief Executive Officer and Chief Finance Officer and manages the investment, business growth, and fund-raising. David is the Chief Operation Officer and oversees the operations across Kenya and Uganda, supplier relationships, and expansion. Rocio holds a Ph.D. in Particle Physics from CERN, Geneva. Rocio has previously worked in multiple hedge fund firms in the United Kingdom as a portfolio and risk manager.

After about 10 years of working in the financial sector, Rocio felt her work had limited social impact. As Rocio had an interest in mathematics and science, the climate sector appealed to her, and she decided to pursue a master's in Environment Technology from Imperial College London. Rocio worked with the United Kingdom government on climate change and Bboxx (a solar company that provides finance and technology in Africa). Later, in 2015, she partnered with David to start Bidhaa Sasa.

David holds a Bachelor of Science degree from ETH Zurich. Like Rocio, David went to Imperial College London to pursue his Master of Science. Post his master's degree, David worked as a Research Analyst at the London School of Economics. In 2009, David moved to Kenya to work with Energy 4 Impact (formerly GVEP International), serving as Sustainable Markets Advisor for 3 years before relocating to the Rwanda office as Country Manager. During his time at Energy 4 Impact, David got exposure to rural electrification and the renewable energy sector.

Due to their interest in renewable energy and its potential to create an impact, Rocio and David partnered to start Bidhaa Sasa. Bidhaa Sasa means 'products now' in Kiswahili, a language widely spoken in East Africa. It is a simple name that communicated Bidhaa Sasa's solution to rural customers succinctly. Rocio and David decided to set up the enterprise in Kenya due to its favorable ecosystem. David had already settled in Kenya and was more familiar with the culture, geography, and structures.

In the initial years, Rocio and David traveled extensively to learn about women's lives in rural areas. They learned that women were undertaking the bulk of work and lacked access to labor-saving technologies. The founders also saw extensive rural networks of women in their neighborhoods, church, or family. According to the founders, 'women thrive in groups and collectives' and, therefore, Rocio and David saw an opportunity to tap into the labor-saving technology market and leverage rural networks through Leaders - prominent and recognized figures in the community. Over the years, Rocio and David have been aligned to keep Bidhaa Sasa's focus on women and girls.



*Bidhaa Sasa's mission is to enable quality of life for women through women service providers. While competitors who work as distributors have used the agent model to increase sales, Bidhaa Sasa has purposely avoided it, as Bidhaa Sasa believes that the agent model tends to exclude women from the supply chain. Agent models have incentives for each sale, making marketing more aggressive. To achieve the targets, agents travel to far-flung areas. For men, it is easier to travel as they have access to transport and freedom to travel. Women begin to lose out due to restrictions, resulting in lower sales, and eventually, women are removed or drop out from the salesforce. In Bidhaa Sasa, a Leader can still be part of the Leader's group even if they haven't purchased anything for years. They continue to receive training support from us.*

**Dr. Rocio Perez-Ochoa, CEO of Bidhaa Sasa**



### 3.3 Business model

 <p>Customer segment</p>	<p>Bidhaa Sasa targets low-income, rural households in Kenya and Uganda. Its customers, who are mostly women, do not otherwise procure or use labor-saving technologies as they lack information about such products' usage, costs, and reliability. Bidhaa Sasa's customers are smallholder farmers with irregular income, and, therefore, cannot make upfront payments to buy products and lack access to formal credit services. For its women customers, it is challenging to travel to the market to buy and receive products at their homes due to mobility constraints.</p>
 <p>Value proposition</p>	<p>Bidhaa Sasa's value proposition is its distribution and financing model built around rural women's needs. The enterprise provides last-mile distribution of consumer products (e.g., cooking appliances, agriculture equipment, water storage, lighting, etc.) for women in a cost-effective manner by leveraging existing social networks. Bidhaa Sasa purchases bulk products from suppliers, warehouses them, distributes them through network marketing, and delivers them to their customers' doorsteps. These products are sold on credit to the consumers who repay in installments with mobile money payments.</p>
 <p>Competitive advantage</p>	<p>Bidhaa Sasa has a Net Promoter score<sup>39</sup> of 80% +, indicating customers are more likely to recommend the company. Older hubs have a repeat order rate of 40%+. Bidhaa Sasa's internal data shows that 65% of its customers have been acquired through existing customers, resulting in lower customer acquisition costs.</p>
 <p>Channels &amp; key partnerships</p>	<p>The enterprise uses direct marketing for sales and after-sales services. The area of operation is coordinated through hubs. Currently, there are 12 hubs in Kenya, 1 hub in Uganda, and 4 fulfillment centers in western Kenya. Bidhaa Sasa partners with manufacturers and procures goods from them. Its current suppliers are from China (some of which have sub-headquarters in Kenya), Tanzania, and Kenya. Direct marketing and sales are undertaken by employees called Group Coordinators working closely with up to 3,000 women Leaders who support Bidhaa Sasa in product promotion, customer acquisition, management, and education. This has enabled Bidhaa Sasa to understand issues and problems faced by women, resulting in building product catalogs aligned with women's needs.</p>
 <p>Customer relationships</p>	<p>Group Coordinators in Bidhaa Sasa are in direct contact with the Leaders and the clients and are the first point of contact for any issues. Clients can also call Bidhaa Sasa to register their complaints or highlight any issues.</p>

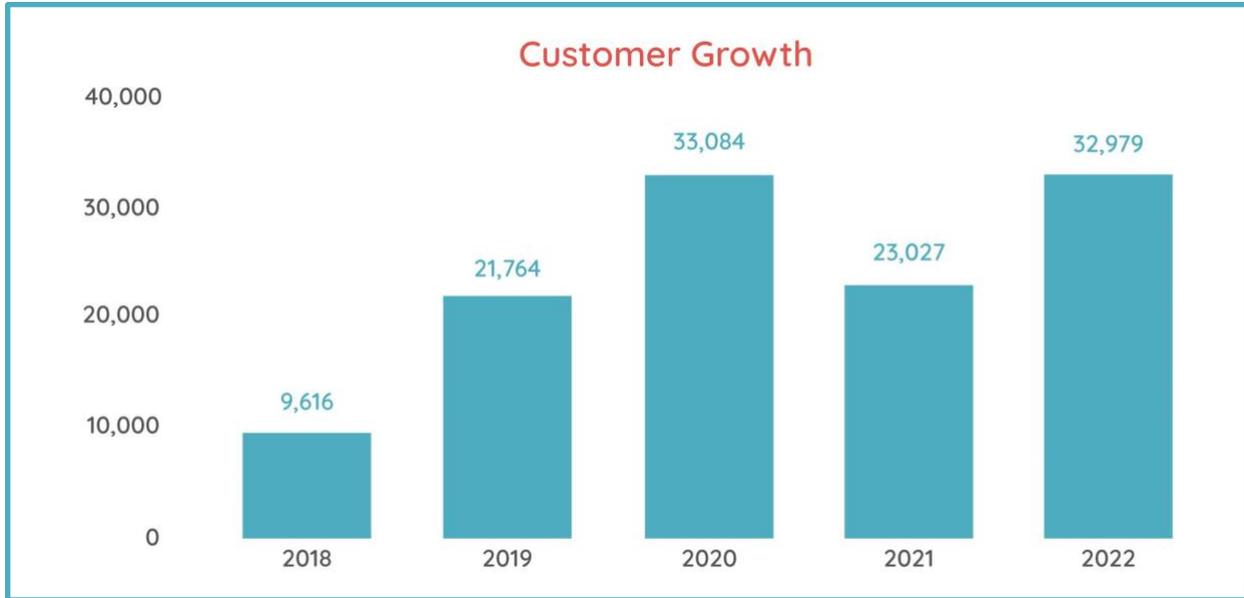
 <p>Pricing and payment methods</p>	<p>Bidhaa Sasa provides credit to customers. To purchase on credit, customers must form a group of at least 7 who share the liability. Purchasing in a group helps to gain trust and support from members (<i>for example, in the case of default, the group members come together to pay</i>). The installment tenure ranges from 6 to 18 months. The clients sign contracts with Bidhaa Sasa outlining the payment terms, warranties, etc. Customers pay for the products through flexible mobile money installment payments. The average price per unit is US\$50. The price of cooking devices ranges from US\$40 to US\$90. The solar home light systems and water tanks are slightly more expensive and are sold at US\$120-US\$200 per unit.</p>
 <p>Revenue streams</p>	<p>90% of Bidhaa Sasa's revenue is from the sale of products. The remaining comes from grants from donors and foundations.</p>
 <p>Cost structure</p>	<p>46% of Bidhaa Sasa's cost is on Cost of Goods Sold (COGS) required to purchase the products, Bidhaa Sasa spends another 27% of its cost on personnel. The enterprise has expenditure on marketing of roughly 4%. The cost of technology is an estimated 9%. Bidhaa Sasa also provisions 12% of the cost for research, cost of capital, and defaults. Women Leaders receive training, cash, and in-kind incentives that are part of the marketing budget.</p>

### 3.4 Bidhaa Sasa's growth story

Bidhaa Sasa has grown over the years. The graph below demonstrates a steady rise in customer reach, sales, and new product introduction. Bidhaa Sasa achieved break-even in 2019 but incurred losses since the outbreak of COVID-19. It is not profitable yet but is planning to become profitable within 2 years. 90% of Bidhaa Sasa's revenue is from the sale of products on credit. The remaining comes from grants and subsidies.

#### 3.4.1 Customer growth:

The number of Bidhaa Sasa's customers steadily increased from 2018 onwards. The numbers dwindled during the pandemic. Bidhaa Sasa has been consolidating customers since COVID-19.



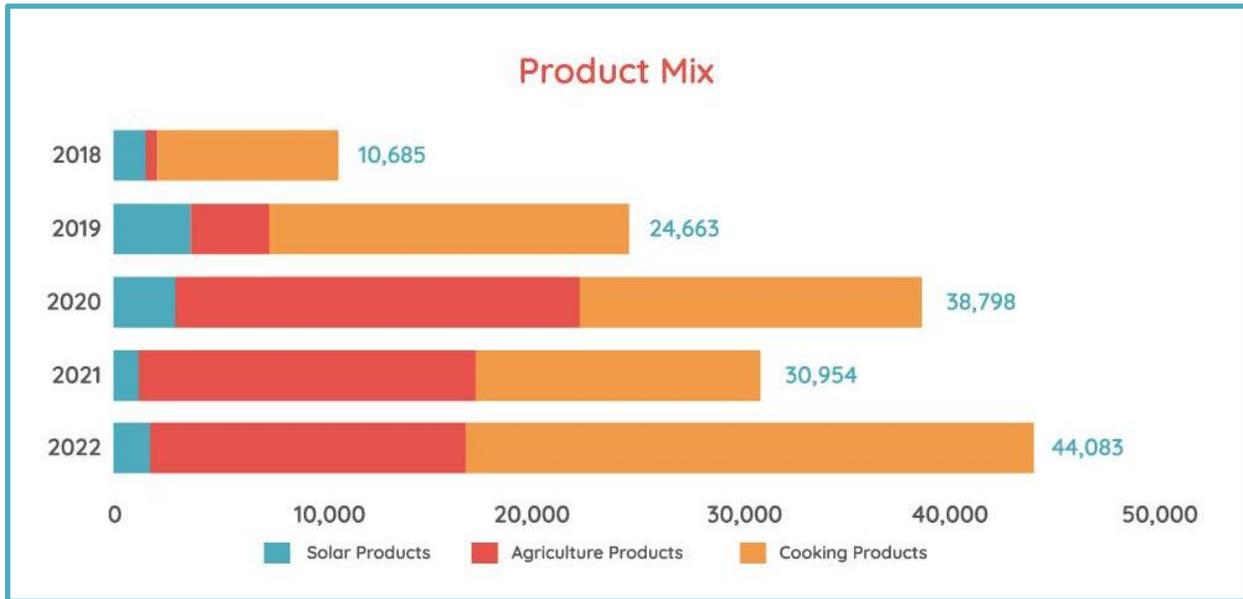
### 3.4.2 Product sales:

Since 2015, Bidhaa Sasa has sold 156,987 units to 127,528 households. Bidhaa Sasa’s product sales have increased steadily over the years.



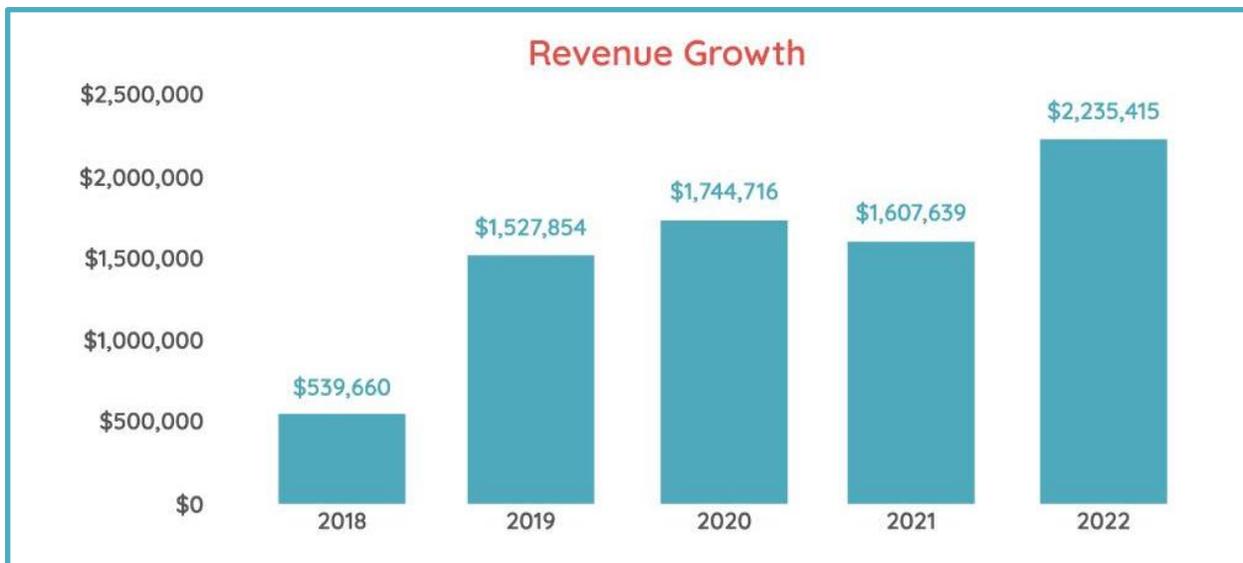
### 3.4.3 Product mix:

Bidhaa Sasa’s product mix comprises solar, agriculture and water, and cooking products. Agriculture and water products were introduced in 2019. Out of all units sold, 55% are cooking products, 37% are water and agricultural products, and the remaining 8% are solar products.



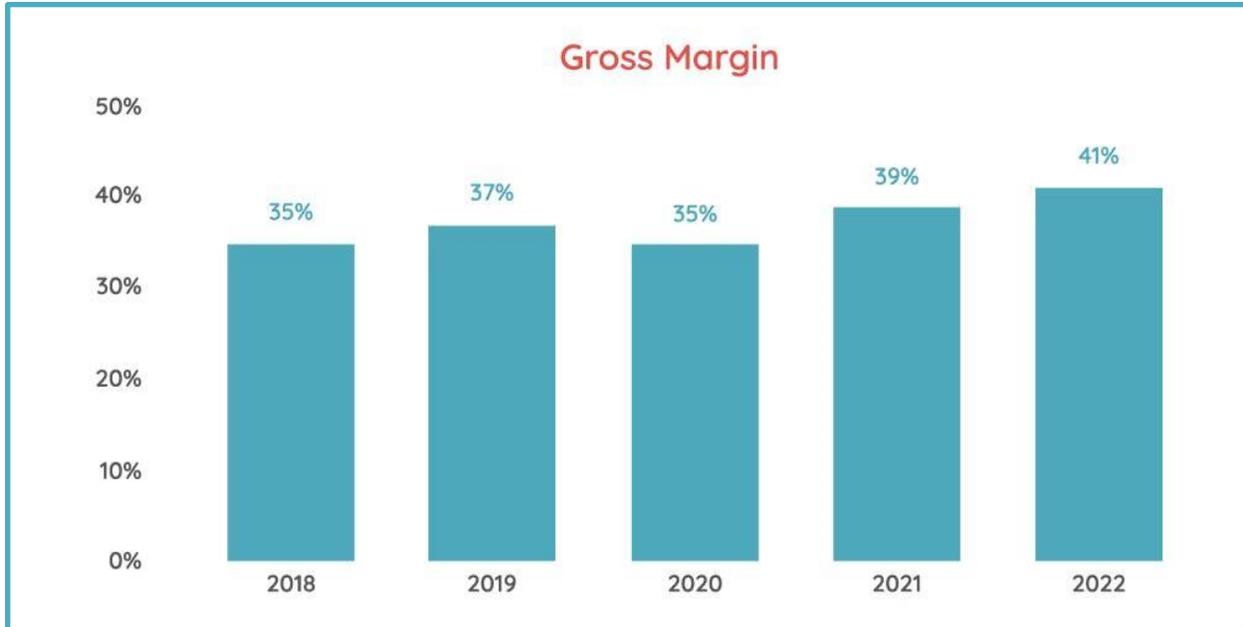
### 3.4.4 Revenue growth:

Bidhaa Sasa’s revenue growth has steadily increased. It is largely due to an increase in sales.



### 3.4.5 Gross margin:

Bidhaa Sasa has continued to increase the gross margin (except during the pandemic) due to the increased number of customers.



### 3.5 People and governance

Bidhaa Sasa is committed to gender and climate justice and strives to achieve this not only through its product/service offerings but through its people and governance structure, practices, and policies.

2X Criteria <sup>40</sup>	Climate and gender justice <sup>41</sup>
<ul style="list-style-type: none"> <li>● One out of 2 founders is a woman.</li> <li>● A woman holds the majority stake in the company.</li> <li>● 50% of senior management are women.</li> <li>● 50% of the board members are women.</li> <li>● 60% of full-time employees are female.</li> <li>● Initiatives exist to advance women in the workforce.</li> <li>● 75% of customers are women.</li> <li>● Products &amp; services are specifically for women.</li> </ul>	<ul style="list-style-type: none"> <li>● To a large extent, the company supports local economic regeneration and just transition, reducing the health impacts from environmental pollution and the care workload on women in vulnerable communities.</li> <li>● To a large extent, the company provides affordable clean energy and fuel solutions to energy-poor households (urban or rural), which improves women's health outcomes and economic participation.</li> <li>● The company has developed gender-intentional or transformative learning approaches to increase household energy, efficiency, and uptake of renewables, improving children's education by reducing energy poverty.</li> <li>● The company has improved access to affordable and reliable clean energy, which has reduced women's care responsibilities and made more time available for leisure, education, and economic activities.</li> </ul>

Bidhaa Sasa is a **gender-transformative** business.<sup>42</sup>

Bidhaa Sasa is a **gender-transformative** business.<sup>43</sup>

Bidhaa Sasa’s team works remotely in Kenya and Uganda as the work is in rural areas, and the company has not set up a centralized office. Bidhaa Sasa has various policies to support its team and management, which include equal pay for equivalent work, employee grievance mechanism, protection against violence at work, fully paid maternity/paternity leave, and protection against discrimination.

The company uses an internal promotion method for recruiting. Bidhaa Sasa also opens a few positions for external hiring. Bidhaa Sasa has a training department that conducts various training programs for staff and women leaders. Bidhaa Sasa also has leadership programs to develop the next cohort of managers internally. There are training and orientation programs for new hires, and ongoing programs as well. Bidhaa Sasa has also assigned ‘champions’ within each team (such as information technology champion, product champion, and process champion). The champions are leaders who bring innovative ideas, process improvements, and cross-learning to the company. Each year, Bidhaa Sasa conducts an employee satisfaction survey with all employees. In the survey, Bidhaa Sasa collects information about what went well, and what didn’t.

### 3.6 Support received to date

The company has received both financial and non-financial support as grants, subsidies, debt, technical advisory, and mentorship from multiple entities. The key items of support received are as follows:

Financial	
Spark+Africa Fund	In January 2023, the investor provided US\$500,000 as a loan, repayable over 2.5 years. The fund will be used by Bidhaa Sasa to acquire clean cooking products and provide them to 68,000 households over the next 2 years.
Kiva	In 2020, Kiva, an online lending platform, provided US\$200,000 in loans to Bidhaa Sasa. This was provided during COVID-19 with limited procedures, no collateral, at favorable interest rates, and a

	<p>grace period. The loan enabled Bidhaa Sasa to procure cookstoves, water tanks, and agriculture equipment to build its inventory. Kiva's technology-agnostic approach and impact focus helped Bidhaa Sasa to use the funds flexibly during the pandemic when the funds were limited.</p>
<p><b>Mennonite Economic Development Associates (MEDA)</b></p>	<p>MEDA is an international economic development entity that creates business solutions to address poverty. In 2019, Bidhaa Sasa received a research grant from MEDA to test distribution and financial models to increase the adoption of agriculture equipment in rural communities. This grant enabled Bidhaa Sasa to expand its agriculture offering and introduce new products such as water pumps, wheelbarrows, and storage bags. The project also generated sex-disaggregated customer data for certain products (and revealed that more than 70% of customers of grain silos and drying canvas were female).</p>
<p><b>GIZ, CLASP, and SNV</b></p>	<p>These entities have provided capital through a Result Based Financing (RBF) structure, using which Bidhaa Sasa was able to introduce and scale solar products, clean charcoal stoves, LPG cooking, and electric pressure cookers.</p>
<p><b>Whole Planet Foundation, Rabobank Foundation, and SIMA Energy Relief Fund</b></p>	<p>Bidhaa Sasa received US\$150,000 in debt in 2018 to serve smallholder clients with energy-related products (from <b>Whole Planet Foundation</b>), US\$200,000 debt in 2021 to serve smallholder clients with farming equipment (from <b>Rabobank Foundation</b>), and a US\$300,00 COVID-19 loan in 2021 to avoid job losses in that crisis and support adoption of energy-related products (from <b>SIMA Energy Relief Fund</b>).<sup>44</sup></p>
<p><b>Non-financial</b></p>	
<p><b>Advisory</b></p>	<p>In 2019 and 2021, Bidhaa Sasa received advisory support from Ernst and Young to build its IT infrastructure. Bidhaa Sasa also partnered with the Rippleworks advisory to develop its in-house logistical infrastructure to manage inventory.</p>
<p><b>Mentorship</b></p>	<p>In 2018 and 2022, Bidhaa Sasa received mentoring support from the Miller Center for Social Entrepreneurship that enabled Bidhaa Sasa to discuss ideas, doubts, plans, and challenges with the mentors, and gain their input.</p>

### Technical Assistance (TA)

Bidhaa Sasa has received TA to conduct training sessions for employees. **The Amani Institute**, an entity specializing in leadership development, has undertaken training programs for employees on data management, learning, leadership, etc. Bidhaa Sasa has received in-kind and cash support from the **Clean Cooking Alliance Venture Programme** to strengthen its gender mainstreaming work and develop IT and data infrastructure.

*\*Details of all other investment and non-financial support received can be found [here](#).*

## 3.7 Key business drivers and challenges to growth

Bidhaa Sasa foresees certain challenges to growth and has also identified business drivers for its growth.

Key business drivers	
Ecosystem	<p><b>Favorable suppliers and telecom ecosystem:</b> Kenya has very high mobile penetration rates. Mobile financial transaction apps are popular in Kenya, with 70% of the population using these apps (such as M-PESA &amp; iCow) regularly. Kenya has developed infrastructure, such as suppliers, IT, telecom, etc. There are also significant numbers of solar energy product suppliers in the region.</p> <p><b>Rural communities show interest in consumer goods and technology:</b> According to the founder, rural households have a strong desire to improve their living conditions. If there are products and services that can improve lives and align to rural households' aspirations (such as technology, finance, and education), they are willing to adopt them.</p>
Financial	<p><b>Founders' ability to take risks and yet adopt a cautious approach:</b> Bidhaa Sasa has 2 co-founders who are the only owners of the company. The owners have bootstrapped the company. As it is the founders' investment, there is a cautious approach towards the use of the company's investments. The founders spent the first couple of years understanding the product-market fit. The expansion in Kenya and the pilot in Uganda were undertaken when the co-founders were sure about the business model. The other advantage of having just 2 owners during early growth years is that Bidhaa Sasa has been able to experiment and innovate as the company does not have to convince other investors or shareholders.</p>

## Challenges to growth

### Ecosystem

**Inadequate infrastructure development in Kenya:** Several parts of Kenya still face limited water supply and electricity which influence the kind of products Bidhaa Sasa can introduce. Without access to water and electricity, there cannot be solutions that address the manual task of washing clothes.

**Limited range of labor-saving technologies available in the region:** Many labor-saving products and technologies are not available in sub-Saharan Africa. While Bidhaa Sasa sells cooking, lighting, and phone charging products, there are limited products for water purification, refrigeration, and washing clothes. In agriculture, there are few products to reduce physical efforts. In addition, the manufacturers do not show interest in understanding customer feedback. Out of all the manufacturers that Bidhaa Sasa engages with, there is just 1 that asks for feedback.

**Fluctuating consumer demand:** Given that Bidhaa Sasa works in low-income communities, any effect on the customers' income directly affects demand and repayment behavior. Bidhaa Sasa manages it by a careful selection of products and offering a repayment plan that is aligned to income and agricultural season (the majority of products have a repayment tenure of 6 months). Bidhaa Sasa also takes a holistic approach to product introduction. New products are added if they improve women's quality of life (Bidhaa Sasa checks if a product either reduces expenditure or saves time for rural women). In the past, Bidhaa Sasa received a demand to add television to the catalog but the company decided against it as it was not aligned with women's needs. Moreover, television would have resulted in a loan burden for the customer.

### Operational

**Bottleneck in product sourcing and supply chain:** Bidhaa Sasa has faced difficulties with sourcing products due to the limited number of suppliers in the domestic market. In Uganda, Bidhaa Sasa has reduced the number of products it offers due to limited suppliers (including LPG and water tanks). The cooking stoves provided by Bidhaa Sasa are manufactured in China, but it is a complicated and uneconomical process to import them due to import taxes. Sometimes, products are bought from importers, however, this increases the company's dependence on importers. Bidhaa Sasa has faced stockout because the manufacturers and suppliers did not supply good quality products on time. This impacts demand and customer satisfaction and increases the risk of default. To overcome these challenges, Bidhaa Sasa wants to be close to the point of manufacturing (India, China) by building relationships directly with manufacturers. Bidhaa Sasa is looking for suppliers who have headquarters in Kenya or neighboring countries – such as Tanzania or Uganda – that allow free trade and lower import costs. Bidhaa Sasa is also identifying the same suppliers to offer bulk supply at cheaper rates.

**Limited talent pool:** Bidhaa Sasa's salary structure isn't very competitive and it faces challenges in finding and retaining talent from rural areas as a lot of talent migrate to urban areas. Bidhaa Sasa has also faced challenges in hiring women candidates for senior roles. According to Bidhaa Sasa, women tend to underestimate their qualifications and experience. In the past, Bidhaa Sasa has reached out directly to (female) candidates and encouraged them to apply.

## Financial

**Expensive consumer financing:** Bidhaa Sasa has to provide consumer finance because the banks are reluctant to provide small ticket-size loans to customers for domestic purchases (consumer loans). In order to finance end-users, Bidhaa Sasa has to take loans to purchase the inventory and pay interest. Bidhaa Sasa also has to set up an entire system to process and monitor loan repayment. All these increase expenses. According to the founder, if banks or lenders finance the consumers, Bidhaa Sasa can focus on its core competencies i.e., product identification, awareness, delivery, and after-sales.

**Limited access to investment:** There is limited capital availability as investors have a more cautious approach to their investments post-COVID-19. The enterprise's need for capital often falls below many investors' minimum ticket size. Moreover, the enterprise does not qualify for borrowing from local commercial banks due to their collateral requirements. There have been a few RBFs offering but they have a narrow focus on a specific product, location, or consumer. While Bidhaa Sasa has seen some success in raising debt from impact investors, it has had no success in raising equity so far.

**Limited access to equity investments:** While Bidhaa Sasa has networks in the investor community, it has limited access and information about investors who specifically focus on women and girls. Bidhaa Sasa has faced difficulties accessing gender-focused investments due to the limited number of gender-dedicated investment vehicles. Bidhaa Sasa has found that investors find it difficult to classify them into a business type. For example, agriculture-focused investors find it difficult to understand that Bidhaa Sasa does not sell products that increase productivity or yield (e.g., improved seeds), but that products must improve women's lives (e.g., drying and storing of food). Many investors have a sectoral focus, and since Bidhaa Sasa focuses on intersectional sectors, the enterprise finds it challenging to identify appropriate investors.

## Other

The founders are also conscious of alignment with equity investors around the company's mission. Gender is the principal focus of Bidhaa Sasa, and the founders do consider a situation wherein equity investors might want to dilute gender focus by prioritizing products that generate a better return on investments. To avoid such mission drifts, the founders are focusing on identifying the right investors. Bidhaa Sasa has also considered that to grow, it might have to introduce products that do not have a direct impact on women's lives. For example, in 2020, Bidhaa Sasa briefly introduced plastic chairs in its catalog as there was huge demand by women for them.

## 4 - IMPACT DEEP DIVE

### 4.1 The impact theory of change of the enterprise

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#### Mission statement

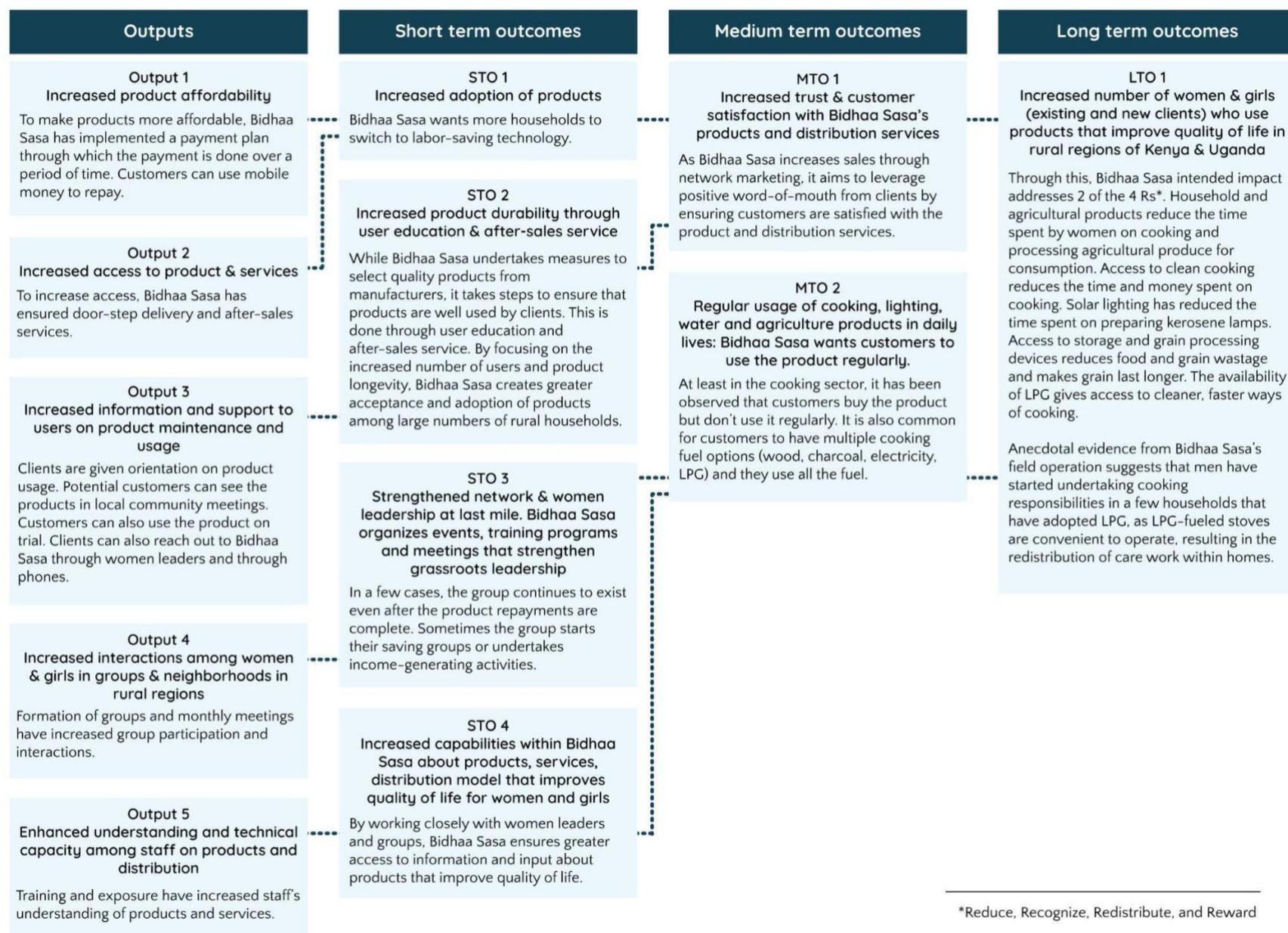
*Bidhaa Sasa's mission is to improve the quality of life of rural low-income households, especially women. Bidhaa Sasa addresses the issues of awareness, affordability, availability, and accessibility of critical products needed by underserved women in rural areas.*

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#### Theory of change

To reduce the care workload of women and girls, Bidhaa Sasa has identified the following theory of change.

## Bidhaa Sasa's pathway to reduce the care workload on women and girls





## 4.2 Current impact and measurement practices

Bidhaa Sasa has a robust system to collect and learn from data. The enterprise has established the infrastructure and culture of collecting and sharing feedback. Each staff member is responsible for data related to their specific roles. All the staff have smartphones and can fill in data online. The monitoring systems are financed entirely from internal resources. Occasionally and for specific donor requirements, the company has external evaluations funded by those projects. Internally, Bidhaa Sasa collects the following data:

### Commercial data

Data about the client, the products, payments, etc. is managed in the business' Enterprise Resource Planning based on Salesforce. The data is collected directly from the field through an app and payments are via an application programming interface. The data gathered include marketing and pipeline building, Know Your Customer data, members of the group, leaders, user education, leadership training and incentives and gifts earned, deliveries and installations, warranty claims, repossessions, late payment management, and write-offs.

### Client survey on product impact

Every 6 months and for each product line, Bidhaa Sasa collects primary data from clients about product usage and its impact on their lives. Customers share the best thing about the product. Bidhaa Sasa has tried to quantify the number of hours saved or the amount saved by the client. However, this data is difficult to establish. For example, while LPG can reduce cooking hours, it is not clear if food habits change due to LPG and whether the changed habit resulted in other changes in cooking time.

### Client satisfaction survey

Bidhaa Sasa conducts an annual client satisfaction survey through mobile SMS or phone calls. The question includes an inquiry about the group, the best thing about Bidhaa Sasa, after-sales experience, the main impact of the product on their lives, and if clients face any problems accessing mobile money and so forth. The client also gives a Net Promoter Score that is analyzed according to the region, location, product type, etc.

### Women empowerment survey with women leaders

Interviews with the leaders are in-depth interviews, which take place face to face once a year, ideally with around 100 leaders. Leaders are asked questions regarding motivation, leadership roles, challenges, empowerment, agency, why they like being a leader, benefits of leadership, and so forth. Each training is followed by feedback.

All of this data helps Bidhaa Sasa in training, after-sales service, quality control, customer education, product behavior, and how teams are performing.

### **Bidhaa Sasa business impacts** (as per internal measurement system)

#### **1. Reduced expenditure and increased income**

- 68% of customers have reduced their weekly energy spending.
- The yearly survey reveals that a user saves an estimated US\$200 annually per stove.
- 30% of end-users used appliances for productive and income-generating activities, such as renting products, charging fees or mobile charging, and using cookstoves for street vending.

#### **2. Improved well-being and reduced time poverty**

- 74% of customers stated their quality of life improved in an annual survey.
- 47,000 households have reduced spoilage of grain, resulting in enhanced availability of food throughout the year.
- 90,000 families have reduced indoor air pollution (found through estimation based on the number of products sold).
- 2,700 families can collect rainwater at home.

#### **3. Women focus**

- 75% of customers served are female.
- 10,000 leaders created through Bidhaa Sasa's business model, of which 90% are women.
- Leaders have earned an estimated US\$75,000 collectively in 2021, 2022.
- 77% of buyers of agricultural products, 68% of solar products, and 76% of cooking products are women. Of cooking products, 70% of buyers of LPG cylinders are women, and 83% of buyers of cookstoves are women.
- Internal surveys by Bidhaa Sasa show that women leaders gain intangible benefits such as a rise in social status, recognition, trust in the community, and network to expand their existing businesses.

#### **4. Climate**

- Carbon emissions reduced by 125,000 tons per year from efficient stoves (estimate calculated based on products in the market).

In the future, Bidhaa Sasa would like to collect more evidence on the following questions:



1. How do people use the different devices at home to see if there are carbon emissions savings that can be monetized?
2. Have products resulted in changed roles within the households (for instance, are men more active in cooking after buying cooking products?)?
3. How the product has reduced the care workload on women and girls: This evidence could be collected using the time-use diary where people (especially women) will catalog who's using what, when, and why.

### Measurement challenges:

1. The distinction between client, user, and payer: There is a difference among these categories, and Bidhaa Sasa faces problems when these categories don't align. For example, a woman can be the user, and her husband can be the payer. So, when the woman is asked payment-related questions, she can say that her husband is responsible, resulting in communication gaps.
2. Bidhaa Sasa uses SMS to take feedback from customers. However, SMS has a slight bias toward male respondents because they are the ones who have more access to phones. So even though 25% of the clients are male and 70% are female, the SMS survey is not 100% representative of gender distribution.

The following section uses qualitative data from interviews with customers to fill evidence gaps in the theory of change, particularly documenting experiential and impact data that has not previously been documented for this business.

### 4.3 Customer's own experiences of the solution

Understanding the social context, and the emotional needs, preferences and barriers faced by Bidhaa Sasa's customers is crucial for potential investors as it provides insights into the foundation of Bidhaa Sasa's market success and helps them make informed investment decisions. This information is particularly important as it sheds light on the impact of Bidhaa Sasa's products on the lives of their customers, which can inform investors' decisions about the potential impact. To achieve this, the research team conducted 12 in-depth interviews to gain insights into customers' lived experiences and realities.<sup>45</sup> While Bidhaa Sasa sells a variety of agriculture, solar, and cooking products, the interviews were held only with those who bought Malkia Jiko, electric pressure cookers, and LPG gas users as this represented the largest customer group. This section presents the results of the qualitative impact deep dive, starting with a snapshot of the customers, followed by an examination of different customer personas and their journey to using Bidhaa Sasa products. Finally, the section concludes with the impact that customers experienced on their daily lives.



### 4.3.1 Customer snapshot

Bidhaa Sasa's customers are champions of the technological solutions provided by the care business and serve as testimonies to the physical, mental, and social benefits of improved access to their products. Gaining insight into the social, emotional, and demographic features of Bidhaa Sasa customers offers us a window into understanding the needs, preferences, and barriers faced by the user base, and thus an opportunity to identify ways the business can adapt to better meet customer needs.

Customers of Bidhaa Sasa share a relatively common profile in terms of basic demographics. Most are women between the ages of 24 and 40 years, with an average age of 33 years. Over 80% of the women interviewed were married and lived in households with an average of 5 members.

<sup>46</sup> In addition to overall low-income levels, many customers were engaged in agriculture, where income tends to fluctuate with seasonal activities and create lumpy cash flows, thus compounding the difficulties in making

All customers interviewed were literate and had received at least a primary level of education. Most customers interviewed had completed secondary education, while a small number had graduated from university with a diploma degree. This highlights that Bidhaa Sasa products, service offerings, and delivery modalities are relevant to women with a variety of educational attainment levels.

Average household incomes for Bidhaa Sasa customers varied from 7,000–30,000 KES (US\$55–233) per month. Two-thirds of customer households earned less than 15,000 KES (US\$117) per month for a family of 5—well below the poverty line for rural families in Kenya (3,252 KES for an individual or 16,260 KES for a family of 5

upfront investments in time- or labor-saving products. Bidhaa Sasa's credit and flexible payment options were thus highly favored by its low-income customers who appreciated the ability to pay slowly as cash became available.



*When Bidhaa Sasa came to our area they told us that I can pay in installments, which really attracted me to it. Also, because I come from my business late at night the gas will help me cook a lot faster. So, it's convenient for me.*

LPG Gas User, Female, 40 years old





Out of the women interviewed, 92% have some form of paid employment, with many owning small businesses selling fruits and vegetables or engaging in casual labor. Only 1 woman reported relying entirely on her husband for financial support. It is perhaps thus unsurprising that two-thirds of the women interviewed made the decision to purchase the Bidhaa Sasa product themselves. Most women reported discussing their thoughts about the product with their husbands, and few made the purchase decision jointly with their husbands or their families. A third of the women reported their husbands paid for the product, while 50% mentioned that they paid for it jointly with their husbands.

When current Bidhaa Sasa customers were asked who else they thought could benefit from the offered products and services, most women described

potential customers with highly similar characteristics to themselves (e.g., women between ages of 25-40 years, who still cooked with firewood, had the primary responsibility of care work, and faced financial constraints with making large upfront purchases). There are 2 likely explanations for the similarities between current and potential customers: (1) Customers are most familiar with their own needs and experiences and thus draw inspiration from themselves when imagining new customers (a phenomenon known as self-reference bias). (2) Bidhaa Sasa has a clear customer profile that suggests they are already effectively targeting the right demographics who stand to benefit from their products and services (e.g., rural women of all education levels). As the business grows into new communities, Bidhaa Sasa should sustain its strength in identifying the correct demographics.



### 4.3.2 Customer personas

The qualitative research revealed 3 distinct customer personas that use the clean cooking products—Malkia Jiko, electric pressure cooker, and LPG Gas—offered by Bidhaa Sasa. The 3 types of customer personas are:

- ❖ **Trendsetters** are early adopters of the Bidhaa Sasa products and role models demonstrating product value and use.
- ❖ **Loyalists** have used Bidhaa Sasa in the past, trust, and value the products, and are likely to purchase other Bidhaa Sasa products again in the future; and
- ❖ **Followers** tend to rely on the positive recommendations of others in society and are willing to purchase products that are owned and valued by others in the community.

These persons have been derived through a qualitative understanding of customer's characteristics, beliefs, attitudes, and behaviors. They are descriptive, actionable, and distinct from one another, as they represent the customer's main motivations, pain points, and levels of awareness regarding the benefits they receive from the Bidhaa Sasa products. These personas provide a quick understanding of their context, motivations, and needs that are relevant to their decision to use these products, allowing the Bidhaa Sasa team to empathize with and focus on what matters to the customers, and thus refine their offerings to increase their reach and better meet customer needs.

The following is an in-depth examination of these 3 distinct personas.



### Mercy's Bio

Mercy Mwangi, a 36 year old single mother of 4 children with a small business, earns about 18,500 KES (US\$144) per month.

She is likely to discover the electric cooker through Bidhaa Sasa leaders. Impressed by the simplified cooking process and time-saving benefits, she tried the products and now shares her positive experience with others in her community.

### Mercy Mwangi The Trendsetter

#### Demographic information (of the persona she represents)

**Age:** 35 - 40 years old

**Marital status:** Equally likely to be married or single

**Children:** 2 - 6 children

**Education:** Secondary school

**Income:** 7,000 - 30,000 KES per month (US\$54-232)

**Occupation:** Likely to be engaged in some form of "paid" work

**Average hours spent on care and domestic work:** 5.1 hours per day

#### Motivation

Mercy actively seeks out information about Bidhaa Sasa products to find the ones that suit her cooking needs best. As a trendsetter, she mostly learns about the product from Bidhaa Sasa leaders but ultimately makes her own decisions about what products to purchase. Mercy likes to share her positive experiences with others in her community to encourage them to switch to clean cooking with Bidhaa Sasa products.

Mercy's behavior reflects that of a *trendsetter*, as she is often one of the first in her community to adopt new Bidhaa Sasa products, and she shares her positive experiences with her network. Her active pursuit of information and willingness to try new things makes her an influencer within her community.

*I saw it in my aunt's place, and I loved the way it was operating. I made the decision by myself to start using the pressure cooker. By buying it, many women have also benefited and bought it because they saw how I was using it and they also loved it. So, I also helped them obtain it.*

**Trendsetter, 38 yrs. old**

#### Some behavioral traits

- Mercy is more likely than her other counterparts (Loyalist and Follower) to be an early adopter and to try out new Bidhaa Sasa products before others.
- She tends to be an opinion leader and influencer among her friends and family, often sharing her experiences with Bidhaa Sasa products for her cooking needs which others can relate to.
- She prioritizes products that reduce her cooking time and make the process easier, indicating a desire for novelty and time-efficiency in her product preferences.
- She actively uses social media platforms such as WhatsApp and Facebook to share her product wisdom with her friends and neighbors, as well as word of mouth.
- Mercy makes the final decision on purchasing relevant Bidhaa Sasa products based on her needs.



### Sharon's Bio

At 32 years old, Sharon Otieno is a married mother of 3 and works as a casual laborer or farm hand in her community a few days a week, earning around 11,000 KES (US\$85) per month. Having previously tried and enjoyed Bidhaa Sasa products, she is more inclined to explore other cooking products offered by the brand.

Sharon finds cooking much easier as she no longer must worry about collecting firewood or fuel and is impressed by its time saving benefits. She loves efficiency! She also finds that her health has improved since she began using the stove and believes in the long-term benefit of her investment.

### Sharon Otieno

#### The Loyalist

#### Demographic information (of the persona she represents)

**Age:** 25 - 40 years old

**Marital status:** Likely to be married

**Children:** 2-6 children

**Education:** Likely to have completed secondary education

**Income:** 7,000 - 15,000 KES per month (US\$54-116)

**Occupation:** Likely to have a business or work as a casual laborer

**Average hours spent on care and domestic work:** 5.3 hours per day

#### Motivation

Sharon's trust in Bidhaa Sasa's products is her main motivation to use them, and she plans to upgrade from Malkia Jiko to LPG cylinder or Electric Cooker. She keeps coming back to Bidhaa Sasa products as she values the labor, cost, and time-saving benefits. She discusses her thoughts about upgrading to other Bidhaa Sasa products with her husband, and he decides on the purchase. Given her long-standing positive experience, she promotes the product to her close family members and friends.

Being a loyalist, Sharon is likely to continue using Bidhaa Sasa's improved cooking products and may even explore other products offered, such as water tanks.

*I would like to clear the balances and maybe obtain other items from Bidhaa Sasa.*

**Loyalist, 39 yrs old**

#### Some behavioral traits

- Sharon is committed to providing the perfect care for her household and family members, which is her responsibility and duty in her culture.
- Sharon is committed to completing her monthly payments for her current stove and plans to purchase more Bidhaa Sasa products in the future, demonstrating brand loyalty and repeat purchasing behavior.
- Sharon's husband takes charge of making the final decision and paying for Bidhaa Sasa products, including initial deposits and monthly payments.
- Despite struggling to make monthly installments in the past, Sharon remains loyal to the brand and is open to using their other products.



### Faith's Bio

Faith Kamau, a 37-year-old married mother of 3 and a small business owner, earns 9,000 KES (US\$70) per month.

She was frustrated with the traditional cookstove, which required a lot of time to cook and gather firewood, especially during the rainy season, however her income is low, and she is cautious with her financial decisions. After hearing many positive reports about Bidhaa Sasa's new cooking solution from her friends and family, she decided to purchase the product based on their recommendation.

### Faith Kamau The Follower

#### Demographic information (of the persona she represents)

**Age:** 30 - 40 years old

**Marital status:** Married

**Children:** Likely to have 2 - 3 children

**Education:** Less than secondary education

**Income:** Less than 10,000 KES per month (US\$77)

**Occupation:** Fruit vendor (small business)

**Average hours spent on care and domestic work:** 5 hours per day

#### Motivation

Faith was introduced to Bidhaa Sasa's improved cooking products by family members who described the time-saving benefits. She also noticed some of her friends using their products, which impressed her. As someone in the lowest income bracket among her peers, Faith is cautious and risk-averse when it comes to new technologies. She only purchases products recommended by others in her community and carefully evaluates her options due to her limited financial resources. The flexible installment payment options offered by Bidhaa Sasa were an important consideration for her.

Given her responsiveness to her community's behaviors and Bidhaa Sasa's marketing strategies, such as installment and group payment plans, Faith exhibits typical follower behavior.

*I have an aunt who came to visit, and she found me using a Jiko and told me to buy the gas because it is affordable. She told me it was less than 5,000 KES. A short while after she visited is when I found out about the neighbor who works for Bidhaa Sasa. It is good to own a thing that everyone in your community owns.*

Follower, 36 years old

#### Some behavioral traits

- Faith prefers to follow the crowd and own what others in her community own and use\*. <sup>47</sup> She is highly receptive to other recommendations and often reaches out to them to hear their suggestions.
- Compared to trendsetters and loyalists, Faith is less likely to recommend the Bidhaa Sasa products she likes to others, which could indicate a lack of confidence. <sup>\*48</sup>
- Faith's income is low, and she is cautious with her financial decisions. She feels more confident to make a purchase after hearing good reports from those she trusts in her community.
- Faith and her husband make the final decision to purchase Bidhaa Sasa products after discussing it together.
- She often engages in household and domestic work with other women in her community like collecting water or fuel together. She spends most of her time interacting socially in this manner.



### 4.3.3 Journey maps

The personas are illustrative of how different customer groups learn about and make decisions to take up Bidhaa Sasa products. In the section, journey maps are used to add additional detail to describe the step-by-step emotional experience that customers undergo from first awareness of Bidhaa Sasa to finally making a purchase decision and using the stove.

Journey maps are a visual representation of the highs and lows experienced by current customers as they access and use the Bidhaa Sasa products. In this way, customer journey maps can help Bidhaa Sasa to identify opportunities for improvement and ensure that the needs, wants and constraints of various customer segments are considered in expansion and refinement of their products, services, or reach.

The journey to using Bidhaa Sasa products starts with Awareness, where potential customers discover the products. Consideration follows as they weigh their options and gather more information. Decisions are made in the third stage, where customers form the group and make a down payment to order the product. This is followed by Purchase. The next stage, Use, marks their first experience receiving and using the product in their day-to-day life. This is where they directly engage with the products and experience both their advantages and disadvantages. The journey ends with Loyalty & Promotion, where the customers remain active users of the Bidhaa Sasa products and recommend them to others.

**Table 1:** The process a customer goes through while purchasing a clean cooking product from Bidhaa Sasa

	Pre-product purchase		Product purchase		Post-product purchase		
Stage (customer activities)	Mobilization meeting (awareness)	Discussion within the household (consideration)	Formation meeting (registration)	Delivery meeting (first installment payment + purchase)	Product usage	End of cycle meeting (clears payment)	Loyalty and advocacy (reviews product + sustained use and promotion)
Customer goals	<p>Bidhaa Sasa conducts “mobilization meetings” to showcase their products and generate interest from new leaders and potential customers.</p> <p>Existing customers often share information about the benefits of using Bidhaa Sasa products, including faster cooking time, easy cooking process, safety, and economic benefits.</p> <p>Potential customers may have already seen the products in someone’s house or received information from friends, family, or</p>	<p>Women make the decision whether to purchase either based on their household needs or in discussion with their husbands. In most cases, husbands and wives pay jointly. Only 1 out of 4 women pays for the product entirely by herself.</p> <p>To buy the product, potential customers must create a group of 5–7 individuals from their community. This group pools their money by saving together and assists each other with product payment.</p>	<p>To purchase the product, new customers have to register with Bidhaa Sasa with their identification document and a photo. They also have to make a down payment of 1,000 KES* via M-PESA.</p> <p><i>*The down payment is the same for all customers irrespective of the Bidhaa Sasa product they intend to purchase.</i></p>	<p>After registration, customers pay their first installment and receive the product, technically at the same time.</p> <p>Customers tend to receive their products within 3 days to 2 weeks. Team leaders distribute the products to those who have made payments, hence the 3 day – 2 week gap.</p> <p>Customers have the option to pay the full amount upfront or in installments. The installment amount can be as low as 30 KES per day. On average, customers choose to pay 735 KES per month for a</p>	<p>Upon receiving the product, customers typically learn to use it within a day. They start using the product for various cooking needs such as lunch and dinner.</p> <p>Customers are required to continue making the monthly payments until the product is paid off in full. Although some customers expressed concerns about making installment payments, they reported feeling supported by Bidhaa Sasa leaders.</p>	<p>Bidhaa Sasa leaders hold a meeting with the group when all members finish paying and attend a small celebration gathering.</p>	<p>Customers express satisfaction with the product and continue to use it, with some considering upgrading to other Bidhaa Sasa products in the future.</p> <p>Additionally, satisfied customers often refer Bidhaa Sasa products to others within their community, including family members and friends.</p>

	neighbors. Some actively seeking alternative cooking solutions may find Bidhaa Sasa at this stage.			duration of 7 months.			
 Emotions	 Curious	 Mixture of excitement and frustration, requires effort	 Satisfied	 Excited	 Happy but slightly stressed about repayment	 Excited	 Satisfied
 Levers	<p>Bidhaa Sasa benefits from high intention to buy and trust in the product as customers usually learn about it through their network of trusted people.</p> <p>The network referral system enables Bidhaa Sasa to reach even those who are not actively seeking their products.</p> <p>Having a woman-to-women delivery model, allows women customers to be more trusting and open to use of the product when another woman briefs or provides</p>	<p>Bidhaa Sasa helps women justify the economic benefits of their products by providing messages about long-term cost savings in terms of money and time spent. This makes it easier for them to convince their husbands to purchase Bidhaa Sasa products.</p> <p>Offering different payment options, including installments and group payments, incentivizes people to purchase the Bidhaa Sasa products.</p>	The short waiting period between registration and product delivery reduces the likelihood of customers changing their minds.	<p>Bidhaa Sasa offers a demonstration session to new customers, providing them with an opportunity to ask any questions related to the usage of the product. This is particularly useful for addressing customer doubts about safety, transitioning to the new product, and functionality.</p> <p>Demos are a really good way of convincing people of the benefits the stove brings. Women mentioned feeling secure and well-informed about the</p>	Satisfied customers are motivated to make their final payment		<p>Most women are satisfied after using the product and intuitively want to suggest it to other women they know who are facing similar challenges.</p> <p>Bidhaa Sasa offers a series of gifts and incentives for leaders and repeat purchases and good repayment.</p>

	<p>them with a demonstration of the product.</p> <p>Bidhaa Sasa provides demo products to leaders or potential customers for testing and sharing with their friends, which can alleviate safety and usage concerns.</p>			<p>stove/cooker due to the demo sessions.</p>			
 <p>Barriers</p>	<p>People are concerned about safety. Potential customers tend to discuss the following with Bidhaa Sasa leaders and/or existing customers: Is the electric cooker safe to use? What if children touch it? Is it safe for children to use it?</p> <p>Some prospective customers may have the misconception that using the stove would be challenging, but it is much easier to use than they think.</p>	<p>The process of forming a group of 7 is time-consuming for potential customers, who would prefer individual credit without any questions asked or collateral required.</p>		<p>An installment of 900 KES per month is unaffordable for some as potential customers have many competing priorities and limited income.</p>			<p>The language of instruction in the manual is only available in Kiswahili but some women in rural Kenya don't understand it.</p> <p>General perception of hesitancy towards the product which is fueled by the prevalence of fraudulent products in the market.</p>



### 4.3.4 Bidhaa Sasa's impact

This section presents the impact of the 3 Bidhaa Sasa products on customer's daily lives, based on qualitative data. The quotes below are the customers' own words.

All customers reported experiencing positive changes in their lives since using the Bidhaa Sasa cooking products, including reduced time spent preparing meals, improved health conditions, and more free time, among other benefits. The impact has been consistent across all customer personas - trendsetters, loyalists, and followers - as their experience does not differ once they have purchased and used the product.

#### Qualitative evidence of theory of change

##### Long-term outcome

Increase number of women and girls (existing and new clients) who use products that improve quality of life in rural regions of Kenya and Uganda

- **Improved health:** Slightly younger customers were more likely to report improvements in their overall health because of using the improved stoves. Women are less likely to experience coughs and smoke-related health issues such as chest pain, eye irritation, and headaches after adopting the new Bidhaa Sasa cooking products, which emit fewer indoor air pollutants.

*"The charcoal used to give me headaches and a congested chest but this one [pressure cooker] doesn't have any effect on my health".*

**Pressure Cooker user, 35 years old, Trendsetter**

- **Improved well-being:** The product has led to reduced fatigue at the end of the day, which has resulted in more energy for leisure activities and taking on additional paid work. Customers also reported an improvement in their mental well-being since using the products. With faster and easier cooking, they are no longer stressed when they have visitors.
- **Increased free time:** Female customers saw Bidhaa Sasa's improved cookstoves as beneficial for reducing daily meal cooking time and more efficient time management for household chores. On average, women reported saving up to 2 hours since using the Bidhaa Sasa cooking products. Women report having more time for leisure activities like watching TV or reading the bible. However, most use this extra time to complete other household chores and/or earn additional income.

*"I used to spend 2 hours looking for charcoal and 3 hours for firewood. I no longer do that because I am using the LPG gas to cook".*

**LPG user, 30 years old, Follower**

- **Reduced expenditure:** Customers reported reduced expenditure in 2 areas. Firstly, many reported a reduction in healthcare expenses, with some saving up to 3,500 KES per month. On average, customers save around 1,260 KES per month. For users of the improved Bidhaa Sasa's Jiko charcoal stoves, customers also reduced their expenditure on charcoal and/or firewood purchases. Bidhaa Sasa's Jiko uses significantly less charcoal compared to traditional Jiko.

*"When I buy charcoal worth 150 KES I would use it in 2 days with the old jiko but with Malkia Jiko I use the same amount of jiko for the whole week".*

**Malkia Jiko user, 39 years old, Loyalist**

- **Redistribution:** There is no evidence of men cooking, the improved stove has made it easier for children, especially girls, to cook and try out new recipes safely.

*“They (girls) don’t go to the market regularly. They are also happy that the Jiko is hygienic and so the kitchen is clean”.*

**Malkia Jiko user, 35 years old, Loyalist**

- **Society’s perception of the household after Bidhaa Sasa purchase:** Customers report that there is a common social perception that owning Bidhaa Sasa products signifies wealth. Community members often inquired about how they were able to afford them, although respondents noted that this did not result in any discrimination, either positive or negative.

*“Some think that the Jiko is expensive and only rich people can buy it because they don’t know that you can pay for it in installments”.*

**Malkia Jiko user, 25 years old, Loyalist**

**Medium-term outcomes**

**MO1:** Increased trust & customer satisfaction with Bidhaa Sasa’s products and distribution services  
**MO2:** Regular usage of cooking, lighting, water, and agriculture products in daily lives

- **Regular usage:** The new product from Bidhaa Sasa has become a staple in the daily cooking routines for 82% of women interviewed. These women use it to prepare breakfast, lunch, and dinner. With shorter cooking times and no need to collect firewood, 78% of those interviewed saw no disadvantages to using the product.<sup>49</sup>

*“Whoever came up with this product did a good thing because I have been buying Jiko for the longest time. I feel good because this (Malkia) Jiko has lasted a long time”.*

**Malkia Jiko user, 35 years old, Trendsetter**

- **Product satisfaction:** Bidhaa Sasa products received a satisfaction score of 2.7 out of 3 from the respondents, with 91% reporting satisfaction. Most women report the speed of cooking as their primary reason for satisfaction, while others appreciated the lack of smoke while cooking. A few women reported the desire to finish paying off their current stove and/or save up to purchase new products from Bidhaa Sasa. Overall, the high satisfaction score suggests that the Bidhaa Sasa products have been well-received by the women who have used them.

*“I was satisfied with the LPG gas. I just wanted to finish paying for it so that I could start the process of obtaining another product from Bidhaa Sasa”.*

**LPG user, 27 years old, Loyalist**

*“I can give the pressure cooker a 5/5 because I don’t see any problem with it. I have not had any problems with it, nor has it disappointed me”.*

**Pressure Cooker user, 35 years old, Trendsetter**

**Short-term outcomes**

**SO1:** Increased adoption of products  
**SO2:** Increased product durability through user education & after-sales service  
**SO3:** Strengthened network & women leadership at last mile  
**SO4:** Increased capabilities within Bidhaa Sasa about products, services, distribution model that improves quality of life for women and girls



- **Product durability:** Customers have compared Bidhaa Sasa’s Malkia Jiko to other Jiko and found it to be very efficient, as it uses less charcoal and thus is cost-effective. Some also reported that Malkia Jiko last longer than their previous Jiko, suggesting the stove is a highly durable product.

Outputs

- O1:** Increased product affordability
- O2:** Increased provision of affordable and labor-saving technologies
- O3:** Increased information & support to users on product maintenance and usage
- O4:** Increased opportunities for women’s networking and leadership
- O5:** Enhanced understanding and capacity among staff on products and distribution

- **Product perception:**
  - Customers who use the electric cooker noted that the cost of electricity is minimal and manageable, with weekly expenses ranging from 50-175 KES.
  - Those who use LPG gas reported that refilling is expensive. They reported spending 1,000-1,500 KES to refill every 2-3 months.

*“We had formed a group of 7 members where we would contribute 100 KES twice a week on Monday and Wednesday which is the market day, and I was the one collecting the money so when it was your turn to receive the money you will come to the shop with the M-PESA details so that I forward the money to Bidhaa Sasa”.*

**Malkia Jiko user, 25 years old, Loyalist**

- **Affordability:** Almost all respondents appreciated the option to pay in installments. Those who were not able to afford the full upfront cost of the products were willing and eager to take advantage of Bidhaa Sasa’s flexible payment options, recognizing that the long-term benefits of the product made it worthwhile to opt for different payment options. This suggests that Bidhaa Sasa’s awareness and educational efforts were successful in conveying the long-term value of product adoption in terms of cost and time-saving benefits.
  - On average, customers reported paying 735 KES a month for their products. Customers must create a group of 7 members to facilitate savings and commit to at least making 1 monthly payment, they can, however, choose the frequency of paying, e.g., from a daily basis starting as low as they wish, up to 900 KES per month, depending on the final price of the product. However, despite such options, 17% of interviewed customers thought that Bidhaa Sasa products were still unaffordable for some.
- **Maintenance:** Customers do not report spending any money on product maintenance. While some clean and maintain the products themselves, none of them reported requesting support from Bidhaa Sasa for product maintenance.

*“I have not spent any money on maintenance as I am the one who uses it and I make sure I clean it after use”.*

**Malkia Jiko user, 25 years old, Loyalist**

- **Value addition of the products:** All customers reported that cooking is significantly easier and faster with Bidhaa Sasa’s cooking products. Some customers have also noted that cleaning the stove is much easier relative to traditional Jiko.

*“If you are tired, it can help you cook faster, but with firewood, it used to give me stress. Now I cook faster and simpler”.*

**LPG user, 40 years old, Follower**

## 5 - LOOK FORWARD

### 5.1 Growth and sustainability plans

Bidhaa Sasa is considering 2 avenues for growth: increasing the physical footprint (i.e., adding more customers through geographical expansion) that will bring economies of scale, and expanding the product catalog. Bidhaa Sasa will pursue these using the existing business model and will focus on the following 4 pathways.

 <p>Geographic expansion</p>	<p>Bidhaa Sasa is currently working in 2 regions of Kenya through 12 hubs. By 2025, the enterprise intends to double operations in Kenya. Bidhaa Sasa plans to expand to 2 additional regions in central and coastal Kenya. Here, the enterprise intends to operate through an additional 9 hubs.</p>
 <p>New markets</p>	<p>Bidhaa Sasa has plans to expand to Uganda in 2023. It is currently piloting its business model in Uganda to gather data that will guide the new market entry strategy. Bidhaa Sasa also started a different entity in Uganda at the end of 2019 which currently consists of 1 team, comprising 1 hub, 1 manager, and 8-10 salespeople. In Uganda, Bidhaa Sasa will have a smaller catalog as compared to Kenya until relationships with suppliers have been established and tested.</p>
 <p>Expand catalog of products</p>	<p>Bidhaa Sasa will continue to explore and test new products that can improve the lives of rural women. For example, the enterprise is looking to see if seasonal fertilizers and seeds can be used to improve agriculture yield.</p>
 <p>Digitization</p>	<p>Bidhaa Sasa intends to promote the usage of digital technology to strengthen network marketing, organize women leaders, and support training programs to move to an “assisted e-commerce” model soon. As smartphone penetration improves in rural areas, Bidhaa Sasa aims to build the capacities of Leaders to sell products through the digital platform. Bidhaa Sasa’s current digital systems include online payment through USSD and mobile money, and the same will be expanded to include online warranty and after-sales services. Despite digitization measures, Bidhaa Sasa is aware that it needs to create a hybrid model of customer relationships, incorporating both physical and digital relationships.</p>

In the coming years, Bidhaa Sasa will explore new ideas and opportunities and build new capabilities. For example, Bidhaa Sasa is working to monetize its impact: through the carbon



credit market for emissions reduced by the use of electric pressure cookers and through securing impact bonds for the health and gender outcomes it has. Bidhaa Sasa is also exploring the use of its distribution network and last-mile presence to execute large-scale implementation initiatives in allied sectors. For example, climate change partners who are working in agriculture can leverage Bidhaa Sasa's network to promote or change agricultural practices, such as no-till farming. Bidhaa Sasa views agriculture intervention to be critical to bringing a reduction in care work and increasing yield. Bidhaa Sasa's current offerings are around equipment and products, and in the future, it would want to develop expertise and partnerships to understand other offerings that can increase production and reduce input in the agriculture sector.

Bidhaa Sasa is also keen to learn about new business models such as partnering with multinational corporations for consumer product testing, partnering with NGOs who can use Bidhaa Sasa's network for research, and providing business loans for larger ticket items such as agricultural equipment. Bidhaa Sasa would like to learn more about the potential of these models, including impact on gender, revenue change, and new competition.

## 5.2 Ask of investors and stakeholders

### Financial needs

To realize its growth and scalability plans, the enterprise requires US\$2 million in equity and US\$0.4 million in debt. Bidhaa Sasa is already in talks with debt investors, however, the networking with equity investors is slow. Equity is needed for expansion, strengthening the digitization system within Bidhaa Sasa, and meeting operating expenses. Loans are required for inventory. Bidhaa Sasa is looking for good deals with low-interest rates, local currency, long-term loans, and grace periods. For the debt, Bidhaa Sasa is looking at new, low-cost capital from existing or new investors.

If there were fewer financial constraints, Bidhaa Sasa would expand the catalog to

include seasonal fertilizers, seeds, and the like. Bidhaa Sasa would like to build expertise in agriculture. Since Bidhaa Sasa's clients are the ones who grow food, this support would increase their farm yield and living conditions. Secondly, Bidhaa Sasa would like to focus on increasing IT and digital infrastructure. IT infrastructure can support more data gathering and analysis. The company has observed that women are starting to use smartphones and social media (Facebook, WhatsApp) and thrive in social networks, which can be digitized. Thus, use of apps, videos and WhatsApp can aid education training and connection. Moreover, digitization is necessary to scale and improve customer relationships. Bidhaa Sasa is cautious that e-commerce platforms such as Amazon may grow in the rural markets soon based on their digital



strengths and Bidhaa Sasa will be left behind. Finally, the enterprise would like to invest in hiring more talent, including a full-time person for Chief Financial Officer's role.

### Non-financial needs

Bidhaa Sasa is looking for support to assess and design the digitization solution to conduct training, organize meetings and sell products. Data and IT are significant and Bidhaa Sasa would like to build internal capacity through external support. Bidhaa

Sasa also needs support to reach out to more investors and make new connections. On the supply side, Bidhaa Sasa would like support in developing mechanisms through which it can import goods from India and China. It wants to understand the importing activities better to avoid any delays, and malpractices and ensure a quality selection of products, standards, and setting quality control. Bidhaa Sasa is also reaching out to entrepreneurs working in the carbon credit sector and wants to understand the carbon credit (with co-benefits) market.

## 5.3 Lessons learned

**Bidhaa Sasa's model improves the quality of life for women and girls** and is highly relevant in the Kenyan context, where most of the population lives in rural areas and where women and girls share a disproportionate care workload due to the absence of basic infrastructure. Women are key to food security and agriculture production, where they contribute time and unpaid labor. Women and girls will continue to bear a disproportionate care workload, given the lingering issue of food insecurity, climate change, poverty, and services in-access in rural areas of Kenya.

**In that context, the role of Bidhaa Sasa is crucial as it serves a mass market for labor-saving products in unserved segments - women and girls from low-income segments in rural areas.** Bidhaa Sasa has successfully led women and girls to adopt and use products such as clean cooking, lighting, water storage, and agriculture equipment through access to finance, education, distribution, and after-sales service. All these have reduced time spent on care work, increased savings, improved health conditions, created new jobs, and enhanced women's leadership.

**While the Bidhaa Sasa model addresses several bottlenecks, its principal idea is around the social capital in rural communities of Kenya.** Social capital has been used as a successful strategy in collective enterprises, ensuring food security, increasing health awareness, etc. In the absence of financial and economic capital, women tend to rely more on social capital to access resources and information. Bidhaa Sasa has leveraged this capital through network



marketing by women leaders and consumer financing through group liability. This has increased participation by women as consumers, financiers, advocates, and marketers. By being closer to the end customers through network marketing, Bidhaa Sasa has been able to create a product portfolio and payment plan that aligns with customer needs, resulting in sales increases and steady repayment rates. It has also enabled Bidhaa Sasa to build an agile functioning that can respond to customers' needs and external shocks. For example, when COVID-19 affected customers, Bidhaa Sasa immediately rescheduled all payment plans, refocused its product catalog, and reduced its physical interactions with clients due to robust feedback that it received from its customers through data systems already in place.

**Bidhaa Sasa's model demonstrates the significance of customer-centricity in business growth.**

The enterprise has created a company culture and structure around data collection and learning. Customer interactions are collected, collated, and analyzed by the team. Careful monitoring of these interactions and all field operations allows the business to pick marketable products, monitor repayment, and identify new markets. The customer journey and qualitative analysis show that Bidhaa Sasa has focused on the right demographic, a factor behind steady customer growth. The lower customer acquisition costs have led Bidhaa Sasa to be cost-effective (also seen from the steady rise in gross margins). All these are requirements to be profitable in the last mile when selling products for the mass market.

**Bidhaa Sasa's model and the customer insights show that rural communities can become early adopters of technology provided there are systems in place to cover them against risk and shock.**

The group liability, the social networks, and local Leaders have ensured that rural communities understand product usefulness and invest in products as per their disposable income. Bidhaa Sasa has ensured that its product catalog only includes products that result in cost-savings for the customers. Bidhaa Sasa has also taken measures to ensure product quality and reliability so that customers have a positive experience. Thus, Bidhaa Sasa's model alters the narratives that people in rural communities or limited literacy cannot adopt modern technologies. It has opened up a possibility for rural communities to move up the labor-saving technology ladder.

**Bidhaa Sasa's model also highlights the need for deeper-level evidence to assess how labor-saving technologies reduce the care workload of women and girls.**

One of the questions that Bidhaa Sasa aims to explore is what women and girls do with the time saved on cooking due to using an efficient cookstove – does it enable women and girls to rest, undertake any income-generating activities, study, or undertake any other unpaid care work? These insights will further shed light on the role of labor-saving technologies in the overall lives of women.

## 5.4 Recommendations for policymakers, investors, and entrepreneurs

Increased innovation and investment in labor-saving technologies have the potential to significantly reduce the care workload of women and girls, and it is critical that technologies that reduce various types of care work are encouraged and supported. Labor-saving technologies need acceleration through both greater investment and policy action.

### Recommendations for policymakers:

**Generate data to better understand the care workload of women and girls.** There is no recent data about the care workload of women in Kenya, especially in rural Kenya. Such data – generated through initiatives like time-use studies and research that explore interdependencies among various types of care work, as well as new innovations in time-use tracking<sup>50</sup> – will enable policymakers to understand the breadth of care work that women perform, both paid and unpaid. This will support policymakers to incorporate a care work lens in all policies, be they on specific issues such as employment, agriculture, water, and food security, or on more systemic issues such as gender equality. Such a holistic approach will enable policymakers to reduce the care workload of women and girls. For example, productivity reduction of small producers can reduce access to safe and nutritious food, and, in turn, increase the care workload of women and girls. Thus, solutions to increase agriculture productivity must also evaluate whether or not they result in food security and reduce care workload. Holistic considerations assume greater importance in the context of pressing challenges such as climate change, migration, and conflict.

**Increase engagement with the private sector.** Policymakers should establish interfaces with the private sector to stay abreast of innovations in the care economy and to be responsive to the private sector’s need for policy support. This can be done through associations that engage the private sector on various issues pertinent to care, such as energy, water, agriculture, etc. Increased engagement will build a systemic understanding of problems and identify synergies among partners and opportunities for collaboration.

### Recommendations for investors:

**Adopt a community-wide approach to impact measurement:** Investors should measure and value the impact on the wider community that care businesses and care-aligned businesses have. This will enable investors to identify innovative business models that have a care impact and invest in them. Investors can do this by conducting customer studies during due diligence in their portfolio companies and enabling investees to enhance their care impact. Often, investors make investment decisions around technology and earmark resources to make the technology work. Sometimes a technology-centric



approach makes investors lose sight of the care problems the technology is also solving.

**Deploy patient capital in emerging economies:** There can be risks due to political and socio-economic factors in emerging economies with limited resources and complex problems, for example in the distribution model of Bidhaa Sasa. Investors should deploy patient capital and explore ways to mitigate such risks. For example, investors can bundle investments in care businesses with other investments to reduce combined risk.

**Recommendations  
for entrepreneurs:**

**Trust people in the organization:** Entrepreneurs are undertaking the most difficult task of setting up and growing their businesses with several complexities and resource scarcity. Often enterprises ignore the people that make enterprises - the staff and team. Bidhaa Sasa's founders have felt that managing people is the most difficult aspect of running a business, including hiring, training, attrition, and retention. Entrepreneurs should empower their teams to make decisions and learn from their mistakes. This is often difficult as new enterprises often have a low-risk tolerance, but the entrepreneurial mindset (observing, learning, and pivoting) will help enterprises grow. The key lesson that the founders of Bidhaa Sasa want to share with entrepreneurs is to trust people and not control every part of the enterprise.



## ENDNOTES

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<sup>39</sup> Net Promoter Score is a market research metric that is a single survey question in which respondents are asked to rate the likelihood that they would recommend the company to others.

<sup>40</sup> 2X criteria can be found [here](#).

<sup>41</sup> We assessed businesses that worked in the sectors of energy and emissions or water and sanitation against 4 climate and gender justice criteria related to environment and land use; health, safety and security; education and training; and time use.

<sup>42</sup> Businesses were assessed on a 21-point scale, with scores of 0 – 7 being gender unintentional, scores of 8 – 14 being gender intentional and 15 – 21 being gender transformative.

<sup>43</sup> Businesses were assessed on a 12-point scale where 0 – 4 is gender unintentional, 5 – 8 is gender intentional and 9 – 12 is gender transformative.

<sup>44</sup> Servicing the debt is included in the financial forecasting and the projected achievement of profitability within 2 years.

<sup>45</sup> The research team conducted 12 in-depth interviews with customers of Bidhaa Sasa products. Bidhaa Sasa shared a list of customers who fulfilled the following criteria: female customers who belong to the low- and middle-income status, have been a customer of either of 3 Bidhaa Sasa clean cooking solutions (i.e., electric pressure cooker, Malkia Jiko, and LPG) for a minimum of 3 months and a maximum of 6 months. The customers for interview were selected through purposive sampling to ensure diversity in age, occupation, socio-economic status, and the type of product they use. An interview guide was used to ensure consistency in the questions asked, although some follow-up questions were added as necessary to explore topics in more detail. The interviews were conducted in Kiswahili, audio-recorded, and transcribed verbatim for analysis. The data collected from these interviews was analyzed thematically in NVivo to identify key themes and patterns in participants’ responses. Given the small sample size and purposive sampling, one of the limitations of our analysis is that it might not be representative of the different socio-demographics of all Bidhaa Sasa customers.

<sup>46</sup> The World Bank. (2022). Poverty Equity Brief for Kenya. [https://databankfiles.worldbank.org/public/ddpext\\_download/poverty/987B9C90-CB9F-4D93-AE8C-750588BF00QA/current/Global\\_POVEQ\\_KEN.pdf](https://databankfiles.worldbank.org/public/ddpext_download/poverty/987B9C90-CB9F-4D93-AE8C-750588BF00QA/current/Global_POVEQ_KEN.pdf)

<sup>47</sup> Faith’s behavior is influenced by others, a concept known as social proof in behavioral science. Social proof is a psychological phenomenon where people look to the actions and behaviors of others in a particular situation to guide their own actions and decisions.

<sup>48</sup> The customers within this category “the follower” can exhibit lack of confidence in their purchasing decisions because they are more susceptible to the opinions and recommendations of others. They may rely heavily on the opinions of people they trust, such as family and friends, rather than their own judgments. This can lead to uncertainty and hesitation when it

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comes to recommending the product to others, as they may not feel confident in their own knowledge and experience with the product.

<sup>49</sup> Regular usage can be explained by the amount of time women took to learn to use and operate the new products. For instance, most (63%) reported learning to use the products in under an hour. The usability heuristic explains that people naturally gravitate toward products that are easy to use and require less effort. The women's experience with the new product from Bidhaa Sasa supports this concept, as the easier it was to use, the more likely they were to use it regularly.

<sup>50</sup> Jones, S. (2023). Spain hopes domestic tasks app will ensure men pull their weight.



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