



MECS
Modern Energy
Cooking Services

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***Women-to-women distribution model to
increase adoption of clean cooking methods
by low income women in rural Kenya***

Bidhaa Sasa



**Loughborough
University**



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Executive Summary

The aim of the project is to develop further and strengthen the role of women leaders, who are clients that represent groups of clients in the Bidhaa Sasa model, to accelerate the adoption of clean cooking devices such as cleaner stoves, LPG, accessories and EPCs by low income rural women in Kenya building on Bidhaa Sasa's existing footprint and resources.

The project has helped to increase Bidhaa Sasa's understanding of leaders' motivations and aspirations through a series of face-to-face interviews with leaders and clients (who are not leaders). In addition, the project has tested three human-centred designed training methods targeting leaders at different stages of their journey as a leader, and lastly the project has also tested the potential demand of EPCs by rural clients of Bidhaa Sasa in two hubs.

With this project we have confirmed that effective marketing from leaders must involve physical demonstrations of the new goods at people's homes. We noticed an emergent trend by leaders to use social media to create interest on the new technology.

From the three different training methods tested we learned that it is most effective to support leaders very early in their journey, as soon as they become clients. The information about the benefits of becoming a leader is not well shared and gets diluted over time as existing leaders protect their influence (and power) from the threat of potential new leaders in the same location. The support in the form of intuitive marketing collateral accessible to all clients and one-to-one coaching for new leaders worked better than formal training sessions for experienced leaders. Going for spread rather than depth seems to be more effective at increasing the number of leaders and their impact.

EPCs were well received by the small number of clients that got exposed to it. We chose to test an EPC model with a dial rather than an electronic pad because with low levels of literacy among mature rural women we believe the dial is more intuitive. Despite the low levels of grid electricity in rural areas, we believe EPCs are a cleaner and cheaper alternative to charcoal and wood-based stoves and if offered with the right added-value services (credit, education and post-sale services including warranty cover and access to parts) they should be adopted by rural women and men with grid connection. Time and money savings and its convenience (easy to cook, easy to clean!) were the two winning arguments in our experiments.

Using the standard route to secure stock from the importer (there is only one in Kenya) did not work for us, the importer simply did not have enough units in country because for them the demand is small as it comes from just a couple of large supermarket chains. It is a typical chicken and egg situation, with an importer who is not necessarily inclined to take the risk on a "emergent" product when they can securely sell thousands of TVs instead.

In addition, we found that this importer did not stock parts and had little interest in changing this. Our hypothesis now is that having access to an additional inner pot can make all the difference for the adoption of this new device. The non-stick coat of the pot will not last and sooner or later a new pot will be needed. The worst case scenario for the user (and the business) is to invest in an expensive device that cannot be used or will perform badly just after a few months for lack of parts.

We suggest that policy makers look in detail at the situation of the actual supply chain of EPCs from China to the end user in Kenya and East Africa. The technology exists, the manufacturers in China exist, its performance is adequate, and the demand for it is latent, we just need to work on how to de-risk the value proposition for the few wholesalers that work with EPCs and/or increase the number of wholesalers so retailers and end users can get access to them (and the parts) in a consistent way.

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A. Introduction

Rural women in Kenya are overwhelming in charge of most household chores and this includes cooking. They use wood and charcoal (that are not sustainably produced) for cooking all their families' meals. They use 3 stones or cheap stoves that are dirty and very inefficient to prepare these meals.

New and old technologies for cleaner cooking already exist in Kenya: more efficient wood and charcoal stoves, LPG gas cylinders and cookers, systems to produce biogas with farm waste, pressure cookers, and other mostly electric appliances, but these rarely reach the rural women and only the urban middle classes with access to grid electricity enjoy them.

Rural women face many barriers to access these technologies. They do not have physical access to them as their local markets won't stock these products. Even if they did have access to them, they would not be able to pay for them as their income is low and they are dependent on their husbands' input. And often they are not even aware that these modern tools exist, or they do know how to use them for cooking the meals they are used to prepare daily.

Lack of access to modern cooking exacerbates inequalities in the rural areas, as women spend a disproportionate amount of time working in the house, fetching fuel, cooking meals for hours. This leads to lack of time to seek paid activities outside the house and promotes traditional gender roles and patriarchal social structures.

Bidhaa Sasa is a last-mile distribution and finance company established in 2015 and operating in Western and South Rift regions. We distribute and finance a range of household goods targeting rural women. The range includes farm tools, clean lighting devices (mainly solar units), and clean cooking devices such as efficient wood and charcoal stoves, LPG cylinders, table-top gas cookers. Over these years we have developed a women-to-women distribution model that is trying to overcome the barriers faced by women mentioned above.

We have now served over 40,000 clients from our 7 hubs and employ 80+ employees. However, we have barely scratched the surface and face many obstacles to accelerate the demand of clean stoves, LPG and modern cooking methods like table-top gas cookers, pressure cookers and even electric pressure cookers, induction hobs or infrared hobs for the few families that are connected to the grid.

Over the last four years we have learned a great deal about cooking preferences from our clients and have had successes and failures. For example, we failed with the sale of pressure cookers despite initial enthusiasm. On hind side we realized that using a pressure cooker requires considerable behavioural change, recipes and cooking times need to be adjusted and fear of using of the device needs to be overcome, and at that time we did not have the resources to engage in a full programme to train and monitor leaders who would be "the agents of change".

We anticipate that a similar situation will be the case with electric pressure cookers. Even with gas which is a known method ("this is how people cook in the cities") our clients go through a discovery and adjustment process. We know that they use gas for boiling water and heating cooked food but do not use gas for slow cooking ("it burns my food"). On gender impact we have also learned that LPG is used by husbands specially to boil water for morning tea which is unheard of with other cooking methods!

Aims of the project

This project would build on Bidhaa Sasa's experience and would improve its last-mile distribution model that leverages existing social networks amongst rural women to accelerate the adoption of clean cooking methods such as LPG gas and test the demand for EPCs by low income rural women.

The aim of the project is to develop further and strengthen the role of women leaders (clients that represent groups of clients) in the Bidhaa Sasa model to accelerate the adoption of clean cooking methods building on Bidhaa Sasa's existing footprint and resources.

The leader's role is well established in our current business model and in the context of this project consists of: creating **awareness** of new cooking technologies and methods; physically demonstrating them in their own setting; **promoting** the sale of such goods by forming groups of clients who would buy with payment plans; and **offering** support to neophytes once they have made a purchase and all along their loan cycle.

The clean cooking technologies in Bidhaa Sasa catalogue are efficient stoves, LPG cylinders (sold with a burner and grill as it is currently the case), table-top gas cookers, pressure cookers. EPCs are currently not part of the catalogue.

Objectives of the project

There are three main objectives:

- 1) understanding of leaders' motivations and aspirations while trying different reward schemes
- 2) developing a more sophisticated human-centred designed training and reward system for leaders interested in a range of new clean cooking technologies.
- 3) increasing demand of stoves, LPG gas and accessories and testing the introduction of EPCs in the catalogue

The project will leverage the existing Bidhaa Sasa's talent and IT infrastructure. Bidhaa Sasa's staff has extensive experience in managing relationships with leaders of groups of clients as this is the bread and butter of the business model.

The project will be managed by a project lead who will work very closely with Bidhaa Sasa's research staff, the management team and some of the sales staff in at least two hubs in Western Kenya. In addition, the business has IT systems in place to collect data from the field and to record sales and payments.

B. Methodology

The project methodology consists of conducting a series of field activities while collecting qualitative and quantitative data from leaders and clients.

The main activities can be split in three main phases:

- 1- obtain a baseline from current leaders (in two hubs) to understand their current drivers, motivators, blockers, how they currently recruit new clients;
- 2- design a human-centred training system for leaders to promote these new technologies, test different reward systems for leaders;
- 3- measure how successful these newly trained leaders are at promoting new technologies by measuring sales (against other hubs where there is no intervention). We will also monitor leaders, clients and staff satisfaction and behaviour (e.g. leaders' engagement

with clients after purchase). In this phase the activities will follow the current sales process in Bidhaa Sasa which consists in a simple form of:

- AWARENESS: Distribute samples with chosen leaders, help organise demonstration meetings
- PURCHASE: Creation of groups of clients and purchase by clients and with payment plans a variety of cooking solutions. Sales recorded in business CRM.

The deliverables will consist of:

- 1) and HCD training programme for rural women leaders with new content and new reward systems that if proven successful will be incorporated in the rest of the business;
- 2) baseline and end-line quantitative and qualitative data collected from leaders; end-line quantitative and qualitative collected from clients, leaders and staff;
- 3) data from the commercial transactions of new cooking solutions acquired by low income rural women;
- 4) analysis and interpretation of data from leaders, clients, staff and sales and regular reporting of learnings.

In parallel, the project will also test the demand of EPCs by Bidhaa Sasa's existing clients from two of its seven hubs (in Kapsabet and Vihiga that have a slightly higher rate of rural electrification).

C. Implementation

The work conducted

[Collected and analysed baseline data](#)

55 leaders participated in 8 focus group discussions while 93 leaders and 44 clients have been interviewed (personal interviews) in Kapsabet and Webuye (see appendix A).

On motivations: we confirmed some of the learnings we had built over the last four years in business. Motivations for being a leader include both material rewards in the form of cash and gifts and social rewards such as helping others and increasing their own social status. Due to lack of time we were unable to try different reward schemes. These could have been tried as sales of new products occur after the training sessions.

On promotion: we also confirmed that demonstrating the products "in the flesh" is key to promote the products and recruit new members. We have had some surprising findings related to how leaders currently do market products using social media (Whatsapp and Facebook).

On training needs: we found out that the training of leaders needs to start early in the customer journey and not wait until they have formed several groups. Not all clients are aware that anyone can become a leader, and many are uncertain about the role and its benefits.

[Development of a new HCD training content for leaders.](#)

Based on learnings from the baseline data we decided to run 3 experiments (rather than one as originally thought). Because we realised that information tends to get lost along the customer journey (from the products in the catalogue to the benefits of being a leader to how to be an effective leader) we created collateral training and information material targeting the customer journey at three stages. The first one targets all clients as soon they become a client. The second

targets all leaders as soon as they become a leader for the first time. The third targets only experienced leaders.

We considered using videos (instead of printed material) given the use of whatsapp/facebook by some clients (so they can share it) but given the time left in the project we decided to create printed material instead.

Conducted training sessions and measured initial impact

Each training material and content was tested the weeks of the 20th and 27th of January with first time clients, first time leaders and experienced leaders in the two hubs.

- 10 clients received a new “call to action” leaflet during their delivery meeting. This leaflet (in Appendix C) shows in very simple terms the role of leader and some of the products in the catalogue. Of the 10 clients five were repeat clients. Of the 10, 7 were women and 3 men which is the typical gender split of the business.
- 1 first-time leader was offered one-to-one support and was given a simple printed guide (in Appendix D) to help them manage their first group and consider the option of continuing forming groups
- 38 experienced and new leaders attended a comprehensive training session in Kapsabet and Webuye (see Appendix E). The training was intended to enhance common understanding and learning of the steps involved in the sales process as well as an understanding of the roles and responsibilities of leaders.

Post-training phone interviews with all the clients and leaders that participated were carried out in February (see Appendix B). The results are encouraging despite the short period time between the training and the feedback collection.

One of the main learnings is that existing leaders do not easily share information with others, the fact that anyone can become a leader after becoming a client seems to get lost early in the client journey. Almost all clients, including repeat ones, were surprised by the content of the “call to action” leaflet. Hoarding information by leaders (to be a leader and even regarding the product catalogue) is something we had suspected; they naturally want to protect their position of power as new leaders and avoid any possible competition in their locations. This experiment although very small confirms our suspicions.

We also learned that supporting a leader just as she is appointed leader of the first group is very effective and will help them manage the first group and consider continuing forming groups (around half of new leaders continue forming groups currently).

The formal training session impact is hard to measure as leaders have not had enough time to apply any new skills. However, the most important learnings for them so far are the importance of using friendly language to communicate with potential clients and techniques to ensure on time loan repayments.

EPC Testing

Conducted EPC cooking demonstrated by Jikoni Magic in one hub, then lent EPC samples among end users and collected feedback.

In November Agnes from Jikoni Magic conducted a cooking demo with leaders and clients in our hub in Kapsabet. This subset of leaders and clients had electricity at home (which is not the norm). Immediately after we lent out 5 Sayona EPCs (Sayona EPC have a dial for cooking times which is

more intuitive to use than the digital pad from the Von brand) to people that attended the event for them to experience the new technology. We also lent out 5 more EPCs to clients and leaders in Vihiga hub who had not had a demonstration event.

Overall, we collected feedback from 23 different users (of which 4 were men) that tested the samples at home cooking normal meals for a few days. The feedback was very positive, all but 2 users claimed they could form groups (of 5 members). The use of the device is easier to understand than that of a traditional pressure cooker, but it still requires new learning to adjust cooking times for the usual dishes. We think using a dial for the cooking times is more suitable for rural clientele than the keypad version.

The feedback collected was very positive, but we could not disclose any retail prices and pay plan terms with these potential clients because the lack of progress negotiating with the wholesaler, and so we have had to put on hold these potential sales.

We learned that users really want to buy another pot when buying the EPC (only one is not convenient enough they told us). However, it seems that the wholesaler does not offer spare parts and we will not be able to purchase extra pots. We are also aware that more guidance/information will be needed to be disseminated equally to all new users since most would not have attended any demonstration organised by us/others (most likely they have seen the EPC at the tester's home). If we take the testing of EPC further we will most likely produce collateral material that will include: how to clean the EPC (we fear that abrasive cleaning methods (everyone uses them) can destroy the non-stick coating in no time!) and the timings needed for the most typical dishes.

We also asked users about the stability of the grid, nobody suffered power cuts in the period they tested the device.

Negotiating with wholesaler

Finding the apparently unique wholesaler/importer of the Sayona EPC in Kenya has been a challenge. Nobody we asked in Kenya and at the MECS department knew the name of the importer. Sayona mother company (Ninja Group) did not return any of my messages. Eventually using Google, we found the importer and even met them. Negotiating wholesale prices for an order of 50 units was not the issue, the problem is the lack of clarity from the importer and their willingness to build a long-term relationship with us. They showed us their stock: 15 pieces (!) and offered to sell to us that lot. 15 EPCs was not what we had in mind, we wanted to secure 50 and agree on a longer-term deal. Sadly, they could not guarantee if and when they could have in-country 50 units, which means that we had to abandon the idea of fulfilling the small demand we had created with the demos in December.

In addition, they were unable to solve the problem of the lack of replacement parts. The inner pot will degrade, that is a fact that our clients have already anticipated, and rightly so had asked about adding an extra pot to their potential purchase. If the wholesaler does not offer parts, we will fail serving our clients and we risk damaging our track record of good customer service. We rather sacrifice a potential new revenue line than risk our reputation.

The project findings

The ideal impact of this project is to help Bidhaa Sasa to increase the adoption by rural women in Kenya of cleaner cooking methods such as LPG gas and electricity-based technologies.

Leaders of groups of clients are the key engine of growth in the Bidhaa Sasa model, they create awareness and market products, they recruit new clients and they monitor the loan repayments of

the members. Therefore, one of the main learnings of this project is for the business to improve on how to cost-effectively recruit and train leaders who can form new groups of clients. To recruit leaders the information about the role and its benefits needs to be disseminated evenly. To train leaders, a human-centric approach with peer-to-peer exchange is most effective. The second learning of this project is the confirmation that there is demand for new cooking technologies such as electric pressure cookers which could be added to our product range.

Recruiting of Leaders

Currently most clients are recruited by a leader who is experienced and has been supported and trained several times a year by the business. Using existing clients as “ambassadors” is a very cost-effective way to acquire clients as it is cheaper to leverage from existing social networks than building them from scratch with freelance agents which is the typical last-mile model. These leaders who manage 2 or more groups in addition to training and support get rewarded with cash, gifts and social recognition. The downside of this model is that there is a natural tendency from such leaders to protect their influence and power acquired and are reluctant to share the “rules of the game” with others to avoid future competition. Not only clients who purchase for the first time do not understand that the leadership role is open to all, but they also do not know the full range of products in offer. This project has provided evidence of a problem that we had been suspecting for a while. The use of very simple collateral (printed) material distributed to all new clients will be explored further in the future as a way of democratising the opportunities and spreading the information more uniformly.

Training of Leaders

In this project we have gathered further evidence of what works better in terms of marketing techniques already employed by existing leaders. It is widely known that physical demonstrations are crucial to create awareness and increase product knowledge. It was a surprise to learn about the use of social media to create interest (the very first step of the client’s journey). This is something the business will also consider as a potential future medium to increase its reach.

Leaders also showed a good understanding of the different techniques to encourage timely repayment such as making small but frequent payments, being proactive is more effective than reactive, as nobody enjoys chasing late payers.

The curriculum of our current training programme was not too far off from what we have tested in this project. However, we learned that although leaders working with us are relatively knowledgeable and are well motivated, they only acquire skills after having two or more groups under their belt. We have been ignoring early stage leaders and even clients that are uncertain about becoming a leader. In the future the business will focus more on supporting clients and leaders earlier in their journey.

EPC potential demand

As mentioned above, the bottleneck we faced is not the demand from end users (provided there are added value services such as credit, education, post-sale services and parts). The bottleneck is the lack of reliable importers/wholesalers in the country. Another problem which is often ignored is the access to spare parts. Although electronic and electrical products usually come with a one-year warranty, the main and most likely reason end users will stop using their new product is their inability to fix it when the breakage is not covered by the warranty. The pot and its coating are the weak points of the EPC that have been already identified by our clients when testing it. In rural areas most cooking accessories are made from aluminium and they are cleaned with abrasive tools and

detergents. The realistic business assumption is that the non-stick coating won't last very long even if the end users are educated (by us) and therefore additional inner pots will be fundamental for the continuous use of the device.

Limitations of the innovation/approach/design/system

One limitation we have experienced is the limited number of clients that have participated in the study, both as clients and leaders experiencing the new training events and as potential clients of EPCs. Most events have taken place in only two of the seven hubs of the business.

It was unfortunate that the project coincided with the holiday period (Dec-Jan are typically the months when families take annual leave and even our business is literally shut for several weeks). Due to lack of time, only a limited number of clients have experienced the new training material/methods. It is quite complicated to organise meetings with clients/leaders as everyone is always very busy, and we just managed to carry out the training events in January. Another limitation also due to lack of time was the gathering of post-training data. Ideally one would like to measure the effects of the trainings over time as leaders apply the new skills as they market the products and form new groups. In this project we were only able to ask questions very soon after the training sessions and leaders did not have had enough time to implement new learnings with actual new clients and new sales.

On the adoption (sales) of EPCs the failure to agree with the local suppliers meant that for now we are unable to add EPCs to our catalogue. This means that in this project we have not achieved one of our targets which was to test-sale EPCs to groups of clients, measure their user experience and their ability to meet the instalment payments.

D. Practical applications of the concept to the national cooking energy system (including costs)

Bidhaa Sasa is a distribution and finance business that serves low income rural women in Kenya by making household goods more accessible and affordable to them. Naturally, technologies that improve how women and men cook are the most popular in our catalogue. Demand for efficient cookstoves (especially charcoal) and gas for cooking can be high when the purchase conditions are right.

Women do not have enough disposable income to purchase upfront goods that will cost them USD50 and above. Our stove retails for USD56 and the LPG cylinder USD60 (this the small 6kg cylinder). An EPC retails for USD75 in city supermarkets. To overcome the affordability barrier, we offer payment plans to all clients provided they buy in a group and that they share the liability. Spreading the cost over time really makes a difference to the client but it is not a business that many want to be in. In fact, nobody else in rural Kenya offers credit for purchasing household goods (apart from for some solar products).

Accessibility (and awareness) is another often dismissed barrier. Even if rural women had disposal income, why would they risk it in technologies they have never seen in the flesh? Anything "made in china" is for most equivalent to "it will break tomorrow". Our model must overcome the lack of trust in new things that is prevalent in daily rural life. For this we work very closely with our clients and encourage them (with a variety of incentives, training and other methods) to act as "ambassadors" of our products and leaders of groups of clients.

This project has helped improve our understanding of our clients' motivation to become leaders and better recruit and train them to be more efficient at promoting clean cooking technologies (stoves, gas, EPCs, accessories), and to test the potential adoption of EPCs by rural women (with grid

connection). This project's outcomes strengthen Bidhaa Sasa's business model and prepare it to grow in Kenya and beyond.

However, although Bidhaa Sasa has served successfully 40,000 rural clients of which around two thirds have purchased either a gas cylinder or an efficient cookstove with a payment plan and no need of collateral, our impact is still microscopic at national level where the use of charcoal and wood in inefficient devices is sadly the norm.

Anyone serious about transforming the cooking sector at national level will need to approach the problem from an affordability, trust and supply chain angles. Bidhaa Sasa alone cannot create awareness, educate users, provide the finance, acquire the clients, deliver the goods and look after warranty issues on its own. We are still waiting to be approached by a ministry official (Ministry of Petroleum and Mining, or Ministry of Energy or Ministry of Health?) to have conversations about the sector.

E. Next steps (e.g. beta or field testing and implementation; more development etc)

- 1.1 *Include the costs, time and resources required for next steps of development/implementation*

Because the project itself has not been able to collect post-sale data within its time frame, we will most likely (depending on resources available) continue with some of the activities described above. For example, we would like to replicate the training events a few more times to refine the content and the collateral material developed in this project. Then we will also measure its impact over a longer time period to understand if they are effective or not. Our sales process is long and complex and as we sell on credit, we also must measure repayment rates. All of this takes time, many months indeed.

For the uptake of EPCs we need to find a reliable supplier/importer before we consider this as a product we want to roll out across the company. If and when we find a reliable supplier, we will expand the testing of EPCs like we do with any new product to other hubs in the company to make sure the user experience and feedback is similar across locations.

- 1.2 *Note any funding planning to apply for such as EU, Innovate UK etc.*

Right now, there are no allocated specific new resources to carry on the activities above, but we will continue looking for partners for grants or technical support. We also hope that EPCs will be included in the RBF project managed by SNV in Kenya that started in January 2020 and that we will be able to claim future sales even retrospectively. It is a shame that none of the usual supporters (the DFIs and their implementer partners) care about LPG and that this as it is a fossil fuel is systematically excluded from most programmes. It is still the cheapest, cleanest and readily available solution in rural areas.

- 1.3 *Note any partnership developments, new investors engaging with etc.*

Dissemination Plan

- 1.4 *Discuss the dissemination measure done already – provide link for where on the internet the report is published by you, what journals you have plans to publish, conferences attending to publicise the research etc*

We don't have a dissemination plan per se (apart from making public the findings of this project as per the contract). We would be happy to share more widely what we have learned regarding EPCs adoption in rural areas and recruiting, training and supporting clients to improve the marketing of clean cooking technologies in rural Kenya, but ideally after we have collected more data and continued our research beyond the end of this project (as mentioned above).

The Petroleum Institute of East Africa is organising a summit and workshop in April 2020 on LPG for cooking and Bidhaa Sasa may be presenting its results to the participants as there very few examples of rural gas distributors.

F. Conclusion

This project's aim was to develop further and strengthen the role of women leaders in the Bidhaa Sasa model to accelerate the adoption of clean cooking methods building on Bidhaa Sasa's existing footprint and resources. The project also included the testing of the demand for EPCs as a new product to be potentially added to the catalogue.

The project conducted a series of field activities while collecting qualitative and quantitative data from leaders and clients. The activities were in order: obtaining a baseline from current leaders (in two hubs) to understand their current drivers, motivators, blockers, how they currently recruit new clients; designing of human-centred training systems/collaterals for leaders to promote these new technologies; measure how these newly trained leaders apply their new knowledge when promoting new technologies. In parallel samples of EPCs were tested by Bidhaa Sasa's existing clients in two of its seven hubs (in Kapsabet and Vihiga that have a slightly higher rates of rural electrification) and feedback collected.

Three different training methods were tested in this project. From these we have learned that it is most effective to support clients early in their journey. The information about the benefits of becoming a leader is not well shared and gets diluted over time as existing leaders protect their influence (and power) from the threat of potential new leaders in the same location. The support in the form of intuitive marketing collateral accessible to all clients and one-to-one coaching for new leaders had more impact than formal training sessions for experienced leaders. Going for spread rather than depth seems to be more effective at increasing the number of leaders and their impact.

On training and marketing skills for leaders, we have confirmed that effective marketing always involves physical demonstrations of the new goods at people's homes which is part of the bread and butter of Bidhaa Sasa's marketing strategy. However, we were surprised by leaders' use of social media (facebook/whatsapp) to create interest on the new technology. As the adoption of smartphones increases in rural areas the business will adopt social media as a complementary medium.

And lastly, EPCs were extremely well received by the small number of leaders and clients that got exposed to it. Despite the low levels of grid electricity in rural areas, we believe EPCs are a cleaner and cheaper alternative to charcoal and wood-based stoves and if offered with the right added value services (credit, education and post-sale) they should be adopted by rural women and men with grid connection. We don't believe the demand or potential behaviour change is the main bottleneck to introduce EPCs in Kenya, the bottleneck is the lack of a robust supply chain, from the Chinese manufacturer to the end users.

Securing the right product in country is not a task that small and scattered retailers/last-mile distributors can easily fulfil. Perhaps this is a role that multinational organisations or research outfits could play. This something that Hystra/Practical Action/The Global Distributor Collective

is experimenting on right now with quality solar products. Let's hope that it won't take the cooking sector the ten years it took the solar sector to realise that procurement and lack of robust supply chains are bigger problems than the design or manufacturing of the latest fanciest technology.

Overall, we can conclude that the project has the potential to achieve its main aim of improving and strengthening the role of leaders and increase the adoption of clean cooking devices by low income rural women. However, the real impact will only be measured with more time as new leaders are recruited and new skills are implemented with real sales. On the EPC, it is a shame we faced a roadblock with the supplier.

G. Appendix

Appendix A Baseline analysis

Bidhaa Sasa Focus Groups Discussions (FGDs)

Background

Bidhaa Sasa is a last-mile distribution and finance company working in Western and South Rift Kenya. The company sells a range of household goods – farm tools, lighting units, clean cooking devices to rural women. Their women- women anchored business model is motivated by increasing access and affordability of these goods to improve rural livelihoods.

Bidhaa Sasa is implementing a research and training project targeted at its Group Leaders in the Western Kenya hubs of Kapsabet and Webuye, whose objective is to enable the increased the adoption of Bidhaa Sasa's modern cooking solutions by training the Group Leaders on how to generate increased sales using human centred design principles and approaches.

Objectives of the FGDs

On November 15 (*in Mosoriot, Nandi County*) and 16 (*in Webuye, Bungoma County*), Bidhaa Sasa, through its contracted consultants conducted 2 FGDs that provided an opportunity for select Group Leaders to participate in interactive FGD discussions regarding their experiences, successes and/or challenges across the length and breadth of their engagement with Bidhaa Sasa, and its products and services. A total number of **56** Group Leaders participated in the FGDs (28 per hub).

This FGDs were conducted to understand the motivations, aspirations and methodologies behind the women Group Leaders' effort to mobilise and form new groups, with the goal of developing a comprehensive human centred system for training and monitoring that could be replicated to yield increased demand for Bidhaa Sasa's products within its markets. The objective and expected outcomes were as highlighted below.

<i>Key Objectives of the Learning Event</i>	<i>Expected Outputs/Outcomes</i>
1. To understand the motivations and aspirations of Group Leaders to potentially change cooking behaviours by creating awareness of new cooking technologies and methods; physically demonstrating them in their own setting; promoting the sale of such goods by forming groups of clients who would buy with payment plans; and offering support	1. The learnings from the event will support the development of a comprehensive human-centred design (HCD) system for training and monitoring Bidhaa Sasa's Group Leaders' performance. 2. The new training and monitoring system (based on HCD approaches) will support increasing demand for Bidhaa Sasa's cooking solutions (stoves, LPG gas and accessories)

to new groups once they have made a purchase.	(already in catalogue) and the newly introduced electricity-based cooking devices).
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FGD Approach

To effectively understand the issues, challenges and constraints currently affecting the ability of Bidhaa Sasa to promote its cooking solutions and therefore support the development of a new system of training on mobilisation and demand generation, the consultants used Journey Mapping (Human Centered Design Method) to direct the FGD and subsequent analysis. The consultant facilitated exercises which involved the Group Leaders' in mapping their understanding of key activities and requirements and asking them to identify key challenges and prioritize potential actions through marking the same on customer maps (flip charts) provided for the discussion. The process included:

1. Mapping out the full length and breadth of activities undertaken by Group Leaders during their engagement with Bidhaa Sasa, together with the experiences, successes and challenges realized that could impact the current and future sales and promotion of Bidhaa Sasa's products, particularly its cooking solutions. This was done in comparison to Bidhaa Sasa's internally defined sales process (below).
2. Identifying gaps and oversight in the sales process that may impact that Group Leaders ability to champion the promotion and adoption of Bidhaa Sasa's new cooking technologies.
3. Identifying unique methodologies particularly applied by "serial" Group Leaders in their different contexts as well as gather and capture the aspirations and motivations behind their efforts.

Methodology

The FGDs were split into focused, facilitated discussion sessions between the Group Leaders and facilitating consultants, with participation from the respective hub offices Group Coordinators to help shape the understanding of existing issues. To conduct the FGDs, the consultants:

1. Designed the content for the FGD, including outline(s) for any facilitated exercises or activities to be conducted with participants.
2. Implemented a method to capture insights from the FGD.
3. Designed and prepared all focus group workshop materials in advance
4. Facilitated the FGD events in both Mosoriot and Webuye
5. Analysed and compiled key insights/outputs from the learning event for sharing with Bidhaa Sasa
6. Used the finding of the FGD (and 1-on-1 interviews) to develop human centred content for training and evaluating Group Leaders.

Focus Group Discussion Program

Approximate Timing	Key questions to explore during session	Potential format	Desired Output
Morning - Introduction (30 mins) 10:00-10:30am	What are the goals of Bidhaa Sasa's initiatives and what are some highlights from lessons learned so far from its activities?	Bidhaa Sasa + Q&A <i>NB: This session will be prepared by Bidhaa Sasa.</i>	N/A
Morning (1 hour)	What is the sum total of all the activities that Group Leaders are	<i>Group discussion and presentation:</i> The consultants provided a	The consultants have identified the experience across

10:30- 11:30am	involved in with Bidhaa Sasa?	process for mapping the Group Leaders journey and associated activities across the sales process.	the Group Leaders sales process
Mid-morning (1 hour) 11:30- 12:30pm	What are the success and challenges related to 1) the activities and 2) the products	<i>Group discussion and presentation:</i> The consultants facilitated discussions on successes and challenges related to the activities	The consultants have identified successes and challenges faced by Group Leaders
Afternoon (30 mins) 12:30- 1:00pm	Plenary session on the challenges related to the products (LPG and Improved cookstoves)	The consultants facilitated discussions on successes and challenges related to the activities.	The consultants have identified issues related to the products that may impact their adoption.
Afternoon (1 hour) 2:00- 3:00pm	Plenary session on potential solutions and actions that could be taken by both the Group Leaders and Bidhaa Sasa to address the challenges.	The consultants facilitated discussions on potential solutions and actions that could be taken by 1) Group Leaders, and 2) Bidhaa Sasa. Additionally, the consultant facilitated a discussion to prioritize potential actions.	The consultants have identified priority areas of intervention for both Group Leaders and Bidhaa Sasa, which will advise the new training and monitoring system to be developed.

Kapsabet Hub FGD Findings:

15th November 2019

The section below represents a synthesis of the notes and findings from the Kapsabet Focus Group Discussion. Any varying responses were synthesized based on Bidhaa Sasa's engagement and sales process, for the sake of uniformity.

Activities	Successes	Challenges
Mobilisation		
- Group Leader (GL) undertakes to find new members (minimum 5) for every new group.	- A majority of members like the products which appear to be of superior quality and more affordable than competition. - A majority of members appreciate the fact that they	- It is a daunting task finding new members. - GLs incur a lot of cost trying to mobilise new members - There is no preferred channel for promotion or

<ul style="list-style-type: none"> - GLs use various ways/channels to mobilize new members including: <ul style="list-style-type: none"> o Socializing with potential members at the market o Publicly promoting using the product catalogue. o Sharing information via Whatsapp. o Personal visits to potential member's home. o Promotion at schools o To church groups. o To chamas / women groups. o Attending and/or promoting at roadshows. o Publicly displaying products at GLs' shop or premises. o Showing off Bidhaa Sasa's branded T-Shirts to spark interest. o Promoting to family and friends (neighbours) 	<p>can now use more innovative products and attest to the fact that the products have impacted positively on their livelihoods:</p> <ul style="list-style-type: none"> o Faster cooking has helped save time to attend other things o LPG & Cookstove helped minimize use of firewood and paraffin o Promoted hygiene <p>- Members appreciate the fact that products have warranty and that they are provided with after-sale support – e.g. installation.</p>	<p>training provided by Bidhaa Sasa on how to conduct promotional activities.</p>
Formation		
<ul style="list-style-type: none"> - Liaise with Group Coordinator to conduct enrolment and registration. - New members are invited members to join the groups. 	<ul style="list-style-type: none"> - GLs have been able to continuously and successfully recruit new members to Bidhaa Sasa. 	<ul style="list-style-type: none"> - Falling out of potential members at the last minute is very common leading to the collapse of groups and new mobilisation efforts. - Some members drop off because they are either unprepared or not able to raise the required funds.
Delivery and Down Payment		
<ul style="list-style-type: none"> - Products are delivery. - Contracts signed. - Terms and conditions related to both the product and payment for the product are explained. - Down payment is paid - Products are given to clients 	<ul style="list-style-type: none"> - Payment of down payment is usually a non-issue. 	<ul style="list-style-type: none"> - Absenteeism of members on delivery is common which leads to complicated issues related to the products delivered. In many instances, this falls on the Group Leaders to resolve. - Dropping of members up to the point of delivery is also very common frustrating the mobilisation effort. - Complications arising due to members wanting to change their items.
Payment of subsequent instalments		

<ul style="list-style-type: none"> - Member pay up subsequent instalments until completion. - Group Leaders follow up on defaulters in constant coordination with the Group Coordinators 		<ul style="list-style-type: none"> - Failure to pay for the products on time forces Group Leaders to follow up with defaulting members. - The responsibility on following up on with such members is a huge and burdensome responsibility - Group Leaders lack the necessary training on how to manage disagreements that arise between them and defaulting members whose payment they are following up. - Group Leaders no longer receive messages of defaulting members to aid their follow up. - Group Leaders feel that they do not receive adequate support from the company to aid the follow up process.
End of Cycle (Completion)		
<ul style="list-style-type: none"> - Payment for products is completed. - Liaise with Group Coordinator to organize End of Cycle celebration. - Members receive certificates of ownership and gifts - Awareness/Introduction of new products not bought is done. - Recruitment of new members to purchase new products happens. 	<ul style="list-style-type: none"> - The presentation of gifts and rewards are huge motivators to the Group Leaders. - The Bidhaa Sasa groups provide the members with a social network which has promoted the formation of friendships. 	<ul style="list-style-type: none"> - A majority of members view the company's policy to award only those who have paid on time as an unfair as the group is being held responsible for the failure of a few members to complete their payment. In some instances, Group Leaders have had to surrender their own T-Shirts to members who completed payment but were not awarded. - This has also caused a lot of blame arising between members and Group Leaders - The awarding of gifts is not only a huge motivator but is also held with high regard by rural groups, and therefore the failure to award a few due to the mistakes of others is considered as a huge demotivator.

Webuye Hub FGD Findings:

The section below represents a synthesis of the notes and findings from the Webuye Focus Group Discussion.

Activities	Challenges	Successes
Mobilisation and Group Formation		
<ul style="list-style-type: none"> - Many of the GLs were first introduced to Bidhaa Sasa through workmates, other Group Leaders, and relatives, through adverts in the market such as t-shirts and lessos and other Bidhaa Sasa products. - They purchased product(s) and paid in full before being they could begin to form their own groups. - To form, they have to mobilize a group of at least 5 members. - Each of the groups formed is supported by a Group coordinator from Bidhaa Sasa (<i>Mwalimu</i>) - Some of the Group Leaders use innovative methods to create awareness including Facebook and WhatsApp. 	<ul style="list-style-type: none"> - The GLs voiced frustration in the difficulty of getting a minimum of 5. The long mobilisation period makes the other members impatient risking disinterest and dropping off. - Group Leaders use up a lot of their time and resources during mobilisation, e.g. time spent away from their business, others use their own for airtime, and photocopy of flyers (products catalogue) when the few they get form Bidhaa Sasa are exhausted. A majority of the GLs feel that the cost of mobilization borne by them is not well compensated. - Some of the GLs have requested that complained restricting terms and conditions that prohibits a leader from forming a new group if they have an existing group that is still paying for their products. 	<ul style="list-style-type: none"> - The GLs are enthused by the trust and positions of influence gained within their communities by virtue of their leadership responsibilities at Bidhaa Sasa. Such positions of influence have further made it easier for them to form more Bidhaa Sasa groups. - GL have gained much exposure through trainings/meetings. - Bidhaa Sasa's model of "<i>pata Bidhaa, lipa kesho</i>" (get products, pay tomorrow) has helped in attracting more clients, making it easier to form groups.
Delivery and Payment		
<ul style="list-style-type: none"> - The group members (clients) each contribute the required money for down payment which is equivalent to one month's instalment. - The Group Leader takes a demo product to his/her group members so that they can experience it before the Group Coordinator delivers their own products. - GL calls the GC once they are ready with the down payment to deliver the product the members agreed on. 	<ul style="list-style-type: none"> - It's difficult to carry the demo product around and sometimes the GLs are forced to use their own money for motorbike - Some client may change their mind on the product ordered, this makes the whole group to start all over again to look for another person who is interested in their product to make it complete. - The fear of having their products repossessed if they are unable to pay makes some members to keep off these 	<ul style="list-style-type: none"> - The group members (clients) are given an opportunity to see and test the products (demo product) before they committing to put some money down. This builds their trust on the product. - The products are provided under a 1-year warranty.

<ul style="list-style-type: none"> - Once the product is delivered, the GC takes the photos and ID copies of the members and in return hands over the products to the group members. - Once the product is delivered, it's the work of the Group Leader to follow up on the instalment every month via making sure that the payments have been remitted to the M-Pesa Pay Bill number provided by Bidhaa Sasa until the product is fully paid for. - The Group Leader also monitors her/his members so that none would sell their products before full repayment. - The GL also supports the GC by enforcing the rules and regulations of Bidhaa Sasa. 	<ul style="list-style-type: none"> products and it's difficult to convince them to buy - It takes a lot of time and effort following up on repayments. - In some instance for the sake of keeping relations within the group, the GLs bear the burden of paying some instalments on behalf of members who are unable to pay on time. - Some clients move from their 'known homes' to a different location that making it difficult for the GL to follow them up for payments. The leader may be forced to pay for them - Family conflicts may arise while performing duties of the company especially with spouses. 	
End of Cycle	-	-
<ul style="list-style-type: none"> - Once the product is fully paid for by the group, the GL calls the GC to organize for the end of cycle meeting. - Members are presented with their certificates as a proof of ownership. - The clients are gifted with t-shirts and the GL presented with their gifts/ incentives as per the agreement with Bidhaa Sasa. 	<ul style="list-style-type: none"> - The GL fails to get their gifts/ incentives if even one member fails to pay which demotivates the GLs and his/her members. 	-

Recommendations

Following the in-depth discussions with the Group Leader on their experiences and challenges experienced during their engagement with Bidhaa Sasa, the consultants undertook to synthesize the findings into:

- Training gaps to enhance mobilisation and sales per Bidhaa Sasa's sales process; and
- Other recommended strategies to enhance sales and adoption.

a) Training Needs to enhance sales and adoption of modern cooking solutions.

1. The analysis of the Group Leaders' journey map revealed that there existed varying perceptions of Bidhaa Sasa's **sales process** and that it was not applied as a standardized process by all Group Leaders. The consultant proposes to develop a standardized, best-

practise, training manual that will articulate the sales process in a manner that is clear and replicable, from:

- Mobilisation, knowledge on different channels, how to select a channel, selling and negotiation, using promotional material, digital media, etc.
- Formation, including examining the terms and conditions for purchasing products with Bidhaa Sasa.
- Delivery,
- Follow up, including how to deal with difficult clients, repossession, etc.
- End of cycle.

The manual will address the **why** - benefit of the process to the Group Leaders; **who** - is involved in implementing a part of the process; **how** - the implementation is conducted; **what** - the best/preferred way; and **when** - an activity takes place within the process.

It emerged from the focus groups that the activities of i) Member Mobilisation and, ii) Follow-up of subsequent instalments, were the most challenging activities and required most focus during training.

2. The training will include dedicated sessions on:
 - The **Incentive Model** – Training on how the incentive program is applied and how to take advantage of it.
 - **Managing the informal groups** – disagreements, dealing with close friends and relatives, repayment problems with family members, etc.
 - Working with **Group Coordinators**

b) Other key recommended strategies from the FGD to enhance sales and adoption

1. Bidhaa Sasa (BS) needs involve both the Regional Hub Managers and Group Coordinators in the training and program to be developed. This is so as to ensure that all stakeholders are equally involved in efforts to generate sales performance.
2. BS should consider re-evaluating its incentive model as the costs incurred by the Group Leaders during the entire engagement is much compared to the incentive. Additionally, the failure to reward some groups due to the non-payment of members has caused great dissatisfaction amongst Group Leaders and may result in loss of business.
3. To facilitate following up on instalments with group members, the GLs suggest that BS should send them messages of the defaulters' for follow up.
4. BS should through the Group Coordinators should provide guidelines/support to GL on how to deal with members who are not able to pay, particularly for genuine reasons.

Clients baseline

Awareness Creation on B.S and its products

How clients first found out about Bidhaa Sasa?	Freq	Percent
1. Friends/Family/Relatives	28	62
2. Group leader	2	4
3. Market activation event	13	29
4. Group Coordinator visits	2	4

No. of days it took clients to join a group(days) from when they first heard about BS.

	Freq	Percent
Less than a week		
1 – 2 weeks	25	56
3 – 4 weeks	15	33
	5	11

What the clients liked about their first interaction with Bidhaa Sasa?	Freq	Percent
Good quality/useful products were available	13	28
The reasonable payment plan	19	40
Good customer care	15	32

Client - B.S staff relationships

How was/is the client's relationship with the group leader after they made the down payment for their first product	Freq	Percent
Good	40	93
Not very good	3	7

Things that clients feel they would do differently as a leader	Freq	Percent
Ensuring that members know each other by meeting physically often	5	19
Make regular follow-up communications with clients who have finished paying	6	23
Be polite to clients	2	8
Invite GC to monthly meetings	1	4
Nothing	12	46

Do clients know their group coordinator?	Freq	Percent
Yes	35	78
No	10	22

How many groups have you bought in?	Freq	Percent
One	33	73
More than one	12	27

What made clients decide to buy the first product?	Freq	Percent
The product was economical and cost efficient	14	33
The fact that they could use it while still paying for it	10	24
They trusted that the quality was good	11	26
It was something they needed anyway	7	17

Client tried a demo product they decided to buy the first product?	Freq	Percent
Yes	17	38
No	28	62

Only 3 out of 12 clients that bought another product after the first one received a demo product before initiating the purchase of that product.

Did those that did not try a demo think it may have helped in deciding to buy?	Freq	Percent
Yes – they would have been convinced to join the group earlier	10	36
No	18	64

Payment of Products

Number of physical meetings their group had before buying the first product	Freq	Percent
None	5	11

One	13	29
Two	20	44
Three	7	16
Did clients have problems repaying their first product?	Freq	Percent
Yes (they borrowed money from their friends to pay up, or surrendered it to another willing client who could pay for it)	5	11
No	40	89
<i>We noted that repeat clients interviewed did not have problems with repayment of subsequent products.</i>		
Why they bought from Bidhaa Sasa again	Freq	Percent
The payment plan was favourable	7	54
They had confidence in the good quality of the products	6	46
No. of days it took their group to raise the down-payment		
	First Product	
	Freq	Percent
Less than a week	24	55
1 – 2 weeks	13	30
3 – 4 weeks	7	16
	Last/Current Product	
	Freq	Percent
Less than a week	9	47
1 – 2 weeks	8	42
1 – 2 months	2	11
Product Satisfaction		
Have Bidhaa Sasa's products and services met clients' expectations?	Freq	Percent
Yes	44	98
No	1	2
Have they had any problems with the product(s) they've bought?	Freq	Percent
Yes	5	11
No	40	89
If they had a problem, was it resolved?	Freq	Percent
Yes – The company helped me resolved it	1	20
No – The problem is still there	4	80
Are clients likely to recommend Bidhaa Sasa to their friends or family?	Freq	Percent
Promoters – very likely to recommend	36	82
Passive	7	16
Detractors – not likely to recommend	1	2

Group Leaders

Group Formation/Mobilization

No. of Groups formed by leader	Freq	Percent
One group	32	34
More than one group	61	66
The things that attracted the leader to B.S.	Freq	Percent
a) Good quality of products and services	50	40
b) flexible payment structure	50	40
c) warranty features	3	4

d) BS had useful products	19	15
e) The staff were friendly	2	2

Between the first and last group you formed, which one was more challenging to form?	Freq	Percent
The first was more challenging	31	56
The last was more challenging	9	17
They were equally challenging	15	27

No. of days taken to form a group

FIRST GROUP FORMED			LAST GROUP FORMED		
	Freq	Percent		Freq	Percent
Less than a week	44	48	Less than a week	27	43
1 – 2 weeks	41	45	1 – 2 weeks	26	41
3 – 4 weeks	7	8	3 – 4 weeks	9	14
			More than a month	1	2

Did Leader use a demo product in forming the group?

FIRST GROUP FORMED			LAST GROUP FORMED		
	Freq	Percent		Freq	Percent
Yes	43	46	Yes	29	46
No	50	54	No	34	54

Leaders who did not use a demo product in forming the group – do they think it would have helped?

FIRST GROUP FORMED			LAST GROUP FORMED		
	Freq	Percent		Freq	Percent
Yes	24	48	Yes	15	44
No	26	52	No	19	56

Promotion Strategies

FIRST GROUP FORMED			LAST GROUP FORMED		
	Freq	Percent		Freq	Percent
a) I explained without a promotional aid	23	45	a) people referred members to me	14	26
b) I was given a demo product to use by the company	10	20	b) I used my own purchased product as a demo	9	17
c) I used my own purchased product as a demo	6	12	c) I was given a demo product to use by the company	8	15
d) I was assisted by the BS staff /through a market activation event	5	10	d) I attended the EoC meeting and we decided to form a group	8	15
e) I used company flyers/catalogue	3	6	e) I explained without a promotional aid	6	11
f) displaying products in my business premises to attract clients	3	6	f) wearing my BS T-shirt attracted potential clients	5	9
g) wearing my BS T-shirt to attract potential clients	1	2	g) I used company flyers/catalogue	2	4
			h) displaying products in my business premises attracted them	2	4

How do leaders engage new clients/group members?

Strategies used to engage new group(s)	Freq	Percent
a) Use the company's demo product	25	27
b) Explain about the products without any promo aid	17	18
c) Use flyers/catalogue	10	11
d) Regular communication- meetings or phone calls	9	10
e) Explain how I got my T-Shirt	7	8
f) Use their own product as a demo	7	8
g) Encouraging them to form their own groups	6	6
h) Request old members to refer new members	6	6
i) Invite the Group Coordinator to come to their meetings	4	4
j) They let them agree on ways to raise instalments e.g. merry-go-rounds	1	1
k) Invite members to visit the company's offices	1	1

What interests clients when engaged?

Were the questions asked by members in your last group different from those asked by members in your first group?	Freq	Percent
Yes	13	21
No	48	79

FIRST GROUP FORMED			LAST GROUP FORMED		
	Freq	Percent		Freq	Percent
a) Price of product, Terms of payment and delivery	72	56	a) Price of product, Terms of payment and delivery	7	39
b) About the company, its location, legitimacy	14	11	b) About the company, its location, legitimacy	0	0

c) Quality of product	10	8	c) Quality of product	1	6
d) Repairs & Warranty guidelines	17	13	d) Repairs & Warranty guidelines	0	0
e) What other products are available	9	7	e) What other products are available	2	11
f) How to use the product	6	5	f) How to use the product	2	11
			g) Customer handling by staff	1	6
			h) Finding other willing buyers to form a group of 5	1	6
			i) The unavailability of products they want in the company's catalogue	4	22

Payment of Products

No. of days members took to raise the down payment

FIRST GROUP FORMED		
	Freq	Percent
Less than a week	60	65
1 – 2 weeks	25	27
3 – 4 weeks	7	8

Strategies used to make payments for the products by group members

Down-payment			Subsequent Instalments		
	Freq	Percent		Freq	Percent
a) Pay the whole amount at once on an agreed date	33	65	a) Pay the whole amount at once on an agreed date	12	32
b) Save or send the leader small amounts until the agreed amount is all paid	15	29	b) Save or send the leader small amounts until the agreed amount is all paid	23	62
c) Used a merry-go-round to pay the amount for each member in turns	3	6	c) Used a merry-go-round to pay the amount for each member in turns	2	5

Leaders – as Brand Ambassadors

Number of products leaders have bought from Bidhaa Sasa	Freq	Percent
One only	24	26
2 – 3	52	56
More than 3	17	18

For those who have only bought one product, why have they not bought again?	Freq	Percent
It is difficult to form/join another group	3	13
Still paying for the first product they bought	12	52
Financial strains	3	13
Don't know what other products are available	2	9
The company does not have the products they want	1	4
The GC always makes delivery delays	2	9

Nevertheless, are they planning to buy any product(s) soon?	Freq	Percent
Yes	84	90
No	9	10

Which cooking products do they prefer to promote?	Freq	Percent
a) Jiko bora	15	23
b) Mama yao	1	2
c) Kuniokoa	1	2
d) LPG	17	26
e) Pressure cooker	11	17
f) DB gas cooker	20	31

Why do they prefer to promote these cooking products?	Freq	Percent
a) They are economically useful (quick and efficient) for every household	29	45
b) They have a market demand	21	32
c) They are durable	8	12
d) The payment plan makes it relatively affordable for most people	6	9
e) The warranty period is longer	1	2

Existing support systems that are working/creating those that could work better for group leaders

Leader has received support from Bidhaa Sasa staff to form groups or promote products	Freq	Percent
Yes	40	43
No	53	57

The kind of support the leader received to form groups or promote products	Freq	Percent
a) Received demo products from Bidhaa Sasa	2	6
b) Holding marketing events in his/her area	4	12
c) The GC went to educate his/her group members on the products	10	30
d) The GC referred new clients to him/her	3	9
e) The GC gave advice on how to recruit members	1	3
f) Received airtime to make follow ups on payments	11	33
g) Received T-shirts to make him/her more visible	2	6

Ways in which leaders would like to be supported	Freq	Percent
a) Transport allowance - to facilitate mobilization in further areas	11	17
b) Regular meetings with the GC - to answer members' questions	10	15
c) Include other products on demand in the company catalogue	10	15
d) adequate airtime allowance	9	14
e) Provide advert materials; posters, flyers, brochures	4	6
f) Grant them the cash incentives and gifts even when only 1 member has defaulted	4	6
g) Promotion merchandise: T-shirts, carry-bags, umbrellas	3	5
h) Timely updates by the office to leaders	3	5
i) Come up with innovative ways to help defaulters pay up	3	5
j) Provide more demo products	3	5
k) Revise the one group-one product condition for forming groups	2	3

l) Offer a grace period on late payments	2	3
m) Offer training seminars	1	2
n) Assist in locating defaulters who have moved residence	1	2

Leader has attended End of Cycle Meeting	Freq	Percent
Yes	47	50
No	46	50
How do they find EoC Meetings helpful?	Freq	Percent
a) Receive certificates & gifts	12	21
b) There is information on new products	8	14
c) Formation of other groups - with existing or new members	15	27
d) They air their views and grievances to the company	2	4
e) Interacting and sharing experiences	18	32
f) Discuss action plans for defaulters	1	2

Motivations Behind Continuity of Roles

What's the motivation to continue making groups with Bidhaa Sasa?	Freq	Percent
a) Making my life and those of others easier by getting products that improve life	27	27
b) Products are affordable and of good quality	25	25
c) My relationship with the GC is supportive	5	5
d) My group members are cooperative, they have faith in me	3	3
e) The incentives; gifts and rewards	30	30
f) I still have willing customers approaching me	9	9

What would make them stop being a leader?	Freq	Percent
a) Nothing	28	31
b) When the stress of following up with late paying and defaulting members becomes too much	40	44
c) Difficulty in recruiting members to form more groups	7	8
d) The lack of time due to other commitments	7	8
e) If there are no gifts/rewards when there is only 1 defaulter	3	3
f) A strained, non-supportive relationship with the GC	3	3
g) Poor health/illness	1	1
h) Relocation	1	1

Are leaders likely to recommend Bidhaa Sasa to their friends or family?	Freq	Percent
Promoters – very likely to recommend	63	68
Passive	27	29
Detractors – not likely to recommend	3	3
Are leaders likely to encourage their friends or family to become group leaders?	Freq	Percent
Promoters – very likely to recommend	54	58
Passive	24	26
Detractors – not likely to recommend	15	16

Group Leader Profiles

Suitable characteristics of a Group Leader	Freq	Percent
a) Very social, people know me	23	23
b) Easily available	17	17
c) Honest	14	14
d) Good communicator	12	12
e) Good interpersonal skills	10	10
f) Good coordination skills	7	7
g) Outspoken/Confident	7	7
h) Committed	4	4
i) Responsible	3	3
j) Understands the company	3	3

Main occupation of Leaders	Freq	Percent
a) Business person	34	37
b) Farmer	27	29
c) Teacher	12	13
d) Private sector employee	12	13
e) Public sector employee	6	6
f) No job	2	2

Does Leader have other responsibilities in the community?	Freq	Percent
Yes	67	72
No	26	28

Roles and responsibilities in other existing groups.	Freq	Percent
a) Church official	30	39
b) Self-help group official	19	25
c) Project Group official	5	6
d) School Committee official	4	5
e) Other official	19	25

Existing challenges/pain points in the leaders' journey:

These could be the threats to increased adoption (increased sales)

Have you ever recommended others to make groups for Bidhaa Sasa?	Freq	Percent
Yes	79	87
No	12	13

Family Members posing a challenge to your work as Group leader	Freq	Percent
Spouse	2	25
Other relatives	4	75

They default on payments and also assume that the leader gets a salary from the company. This leads to constrained relationships among the spouses and other relatives.

Other Challenges encountered	Freq	Percent
a) No challenges	45	48
b) Delayed and defaulted payments	33	35
c) Reduced motivation - withheld/inadequate incentives	8	9
d) Lack of time due to other commitments	2	2
e) Paying instalments for clients from my own pocket	2	2

f) Conflicts among members; Severed relationships after repossessing products from defaulting clients	2	2
g) Repairs and warranty issues	1	1

Training

Has leader attended a training/meeting session (n)			
Kapsabet		Webuye	
Yes	24	Yes	22
No	28	No	19
Training sessions attended (n)			
Kapsabet		Webuye	
1 – 2	18	1 – 2	12
3 - 5	6	3 - 5	8
More than 5	0	More than 5	2
Leader perceives having gained enough skills and knowledge from the training(s)			Percent
Yes		44	96
No		2	4

Appendix B Post Training analysis

Analysis Notes for the Post Call to Action Client Leaflet

A short survey tool was administered to 10 clients also referred to group members: 3 men and 7 women as an information dissemination experiment. This was done two weeks after they had received information leaflets during product delivery meetings in their respective hubs in January 2020. Five of these 10 were repeat clients (clients who apart from the product they are currently repaying, had previously bought other product(s) from Bidhaa Sasa).

Product Knowledge

From the results, it appears that the knowledge of the array of products that a client is aware of does not depend on whether they are repeat clients or not. There are first-time clients who are aware of more products than some of the repeat clients. We note that clients know about six products on average. The LPG, the Jiko Bora Mama Yao stove and the water tank are the most commonly known products. Respondents (9 out of 10) obtained the knowledge of products sold by Bidhaa Sasa from the leaflet given to them during the delivery meeting. It is interesting that even though the leaflet has only 5 product photos printed on it; clients are aware of other products too. However, none of the respondents mentioned the grain silo whose photo was on the leaflet. This means that the leaflet could be a source of new information to some clients while to others, it would serve as additional information on the products they are aware of.

Spinning off New Group Leaders

All 10 clients mentioned that it is from the delivery meeting where the Group Coordinator explained the leaflet, that they are now aware that they could also become group leaders. Save for one client who said she had other time commitments; the remaining 9 have the intention of becoming group

leaders themselves. However, only 5 have tried to form new groups since the meeting in which they were informed that they could do so. Those that have tried forming groups cite that they are facing challenges related to repayments, forming groups with clients that live very far from each other and difficulties in convincing potential clients to buy in.

It is therefore recommended that these clients turned new group leaders be taken through the ‘comprehensive group leader training’ contained in the training handbook as early as possible in their journey to help them ease these and other challenges. They will also have a common understanding of the sales process.

Analysis Notes for the Group Leaders’ Post Training Survey

This survey was administered as a telephone interview, two weeks after a comprehensive training experiment was given to 38 selected group leaders (both relatively new and older) from Kapsabet and Webuye hubs on the 27th and 28th of January 2020. The training was intended to enhance a common understanding and learning of the steps involved in the sales process as well as an understanding of the roles and responsibilities among the participants. Therefore, this survey sought to gauge the understanding and application of the training content in the day-to-day duties of a group leader. We achieved a 79% response rate for this survey, reaching 23 women and 7 men. 8 respondents could not be reached on phone even with several attempts.

After the training, it was expected that the leaders would pick up some of the lessons and apply them in their work. Some of the new ways that group leaders have tried to use in promoting Bidhaa Sasa products are as listed below.

New promotion approaches	Total n = 30	Percent
1. Showcasing a demo product	10	33
2. Making visits to schools, other existing self-help groups, and church meetings	7	23
3. Describing the new longer repayment plans and the reward systems to clients politely	6	20
4. Wearing a Bidhaa Sasa T-shirt on various occasions	3	10
5. WhatsApp messages	3	10
6. Giving flyers	1	3
7. Talking about the products on a radio show	1	3
8. Shifting the delivery meetings for from their homes to the marketplace – attracts new clients	1	3
9. Tried nothing new yet	5	17

Since late payments have been a persistent problem, we sought to find out what new ways they had started using to ensure that the products they were selling would be paid for on time.

New ways to ensure timely payments	Total n = 30	Percent
1. Making reminder phone calls often	10	33
2. Holding weekly merry-go-rounds to raise money	6	20
3. Visiting members at home or places of work	5	17
4. Advising them to make small regular payments or in advance	4	13
5. Assisting those members with <i>Fuliza</i> (mobile money pending loans) to make payments through them	1	3
6. Asking for the GC’s help to reach out to members with arrears	2	7
7. Requesting the other group members to pay on behalf of those with unintentional arrears	2	7

Challenges experienced post-training and their solutions

53% of the respondents acknowledged to have encountered challenges with their work as group leaders since the training. Some of those problems mentioned are as shown below.

Challenges encountered by leaders	Total n = 16	Percent
1. Difficulties in filling groups of 5 members for some products	6	38
2. Phone call expenses for making payment follow-up calls	4	25
3. Intentional defaulters – those that just refuse to pay	2	13
4. Unintentional late payments	2	13
5. Product malfunctions and warranty issues	1	6
6. Mistrust with some members	1	6

Group leaders mentioned that to solve these challenges, they have started involving their Group Coordinators to intervene, especially when dealing with default conflicts (both intentional and unintentional) within the group. They are also taking it upon themselves to regularly remind their group members to pay in good time by calling them on the phone or visiting them in person. It is however important to note that there is very little that group leaders can do to ease the challenge of filling up groups of 5 members who want the same product for some of the pricey products with much longer repayment plans. They suggest that the number for these products be reduced from 5 to 3 to make more sales.

The use of Demo products

Of the 30 respondents, 70% had been showcasing promotional demo products even before the training, with a majority having liaised with their group coordinators to access demo products for those they had not purchased themselves but needed to show interested clients.

The 50% of the small group of leaders that had never used a demo product before the training have now started using them after liaising with their group coordinators. Those that still haven't, mentioned that they used their own products and saw no need to get in touch with the GC. A few said that the possibility of acquiring one from their GCs had skipped their minds after the training.

Main Lessons Learnt from the Group Leaders' Training

Respondents were asked to mention the two main things they thought were their major take-aways from the training. The responses were then categorized as shown below.

Main Take-away lessons	Total n = 30	Percent
1. The importance of using polite/friendly language to communicate to potential clients and to group members	17	57
2. How to ensure loan payments are made on time	7	23
3. Understanding how the company works: the products available, the payment plans and reward systems	6	20
4. How to improve my qualities of becoming a good leader	5	17
5. The positive effects of showcasing demo products during promotion	4	13
6. The different places they could go find potential clients	3	10
7. How to follow-up on late payments from defaulters with the GC	2	7
8. The importance of trust and knowing each other in a group	2	7
9. The positive effect of wearing my Bidhaa Sasa T-shirt	1	3

Annex: Survey Tools

Annex 1: Client Leaflet Survey Tool

1. Date of the survey
2. Name of the client
3. Apart from the product you are currently paying for, have you bought from Bidhaa Sasa before? (Yes/No)
4. Which products do you know that Bidhaa Sasa sells, including the ones that you have not bought?
 - i. LPG
 - ii. Jiko Bora Mama Yao
 - iii. Home System
 - iv. Sunking Pro400
 - v. Sunking Boom
 - vi. Canvas
 - vii. Water Tank
 - viii. Double Burner Gas Cooker
 - ix. Silos
 - x. Market Umbrella
 - xi. Darfur wood stove
 - xii. Knapsack Sprayers
 - xiii. Don't Know
5. How do you know this?
6. Do you know you can become a group leader also? (Yes/No)
7. If Yes, how did you learn that you could?
8. Do you intend to become a group leader? (Yes/No)
9. If No, why is that?
10. Have you tried to reach any people to form a group since you got the flyer? (Yes/No)
11. If Yes, what challenges have you encountered so far?

Annex 2: Group Leader Post-Training Survey Tool

1. Name of the respondent
2. From the time you came for the group leader training in January, which new ways have you tried to use in promoting Bidhaa Sasa products?
3. From the time you came for the group leader training, what new ways have you started using to ensure products will be paid for on time?
4. From the time you came for the group leader training, have you encountered problems with your work as a leader? (Yes/No)
5. If yes, what were these challenges?
6. Which ways did you learn on how to solve them?
7. Were you using demo products for promotion before the training? (Yes/No)
8. Have you talked to your group coordinator to have them availed to you? (Yes/No)
9. If not, why?

As an individual, what are the two main things you learned from the training?

Appendix C “Call to action” leaflet



COOKING PRODUCTS



FARM PRODUCTS



YOU CAN BE A LEADER!

- Demonstrate your product to your friends at home
- Ask your GC for a demonstration meeting for your friends
- Convince 5 friends
- Earn 100 shillings for each friend recruited and much more

CALL YOUR GC:



Appendix D “How to become a leader” guide

How to become a Group Leader!



Roles and responsibilities of Group Leaders

1. They help mobilise group(s) of interested buyers (clients) to buy from Bidhaa Sasa.
2. They make sure all members have their initial down payment by the delivery meeting.
3. They help the group coordinators to ensure instalments are paid.
4. They help members to resolve any conflict in the group.



Benefits of becoming a Group Leader

1. You will receive cash rewards (e.g. 100 per every client recruited, 1000 for groups that pay on time) and gifts such as T-shirts and phones for forming many groups.
2. You can become known in your community because of your leadership at Bidhaa Sasa.
3. You can help other people in your community to access life improving products.
4. Help build your entrepreneurial skills through trainings and experience.



Qualities of a good Group Leader

1. Know Bidhaa Sasa products well.
2. You should have or develop good leadership qualities.
3. Have good mobilizing skills E.g. know how to attract potential clients and form groups.
4. Have good problem-solving skills.



HOW TO PROMOTE PRODUCTS

- a. Ask your GC to conduct a mobilisation meeting for your audience.
- b. Word of mouth.
- c. Use demo or your own product and demonstrate it at your home, or your shop or stall to your friends.
- d. Go door to door and visit your family and friends.
- e. Presenting to church groups, chamas, women groups, schools, or other community meetings.
- f. Showing off Bidhaa Sasa's branded T-Shirts to spark interest.
- g. Use SMS, WhatsApp and Facebook to spread the word.

HOW TO RECRUIT MEMBERS TO GROUPS

1. Know the person - know who you are selling to.
2. Know where they stay. It is encouraged that you recruit members from your location or neighbourhood.
3. Check their repayment history with other organisations or groups like savings groups.
4. Check whether the member can afford the product at the time.

HOW TO ENSURE PAYMENTS FOR PRODUCTS ARE MADE ON TIME

As a group leader, you can use the following ways to ensure members are paying for their products.

1. **Regularly remind members through messages or calls or WhatsApp:** To remind them of the payment due dates. This is the best method to avoid arrears altogether.
2. **Encourage them to make partial payments.** This helps ease the burden of the full instalments and ensures that the group pays on time.
3. **Encourage members to pay ahead of time.**
4. **Friendly member visit:** For members who are still unable to pay, with the knowledge of the group coordinator "mwalimu", the group leader and group members can make a friendly visit to the member to understand the reason(s) behind their failure to pay, and whether the member has the ability to continue honouring the payment.
5. **Organize group meetings to help those who lag behind.**
6. **Ask for help from your group coordinator in case you face any challenges**

Appendix E “Comprehensive” training session outline



BIDHAA SASA GROUP LEADERS TRAINING MANUAL

Rural Cooking Solutions Project: Accelerating the Adoption of Modern Cooking Solutions in Rural Western Kenya using Human-Centred Design Methods

JANUARY 2020



Developed by:
Jeff Temba
Enterprise Development Consultant

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