



GENDER MAINSTREAMING IN BUSINESS CORRESPONDENT NETWORKS

Applying Grameens's I-CARE Framework

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About Author

Purna Roy Chowdhury is the Associate Director – Women’s Economic Empowerment and Gender at Grameen Foundation India. She has expertise in gender, women’s economic empowerment, child rights and youth development. In nearly two decades of experience, Purna has worked in multi-stakeholder and cross-cultural environment at local, national and international levels.its impact to enable the poor, especially women to create a world without poverty and hunger.

She can be contacted at proychowdhury@grameenfoundation.in

Acknowledgement

Authors:

Purna Roy Chowdhury

Associate Director – Gender and Women’s
Economic Empowerment, GFI

Editor:

Somnath Dasgupta

Consultant, GFI

Ganita Dahiya

Manager – Knowledge Management, GFI

Reviewed by:

Prabhat Labh

Chief Executive Officer, GFI

Gaurav Chakravarty

Chief Operating Officer, GFI

Rahul Ranjan Sinha

Associate Director-Client Insights
for Impact, GFI

Piyush Singh

Director – Innovations in Digital
Finance, GFI

Foreword



**Prabhat Labh, CEO,
Grameen Foundation India**

The Government of India initiated the National Mission for Financial Inclusion (NMFII), viz., Pradhan Mantri Jan Dhan Yojana (PMJDY), in August 2014 to provide universal banking services for the underserved. Among many strategic initiatives undertaken by the government and the Reserve Bank of India (RBI), the Business Correspondent (BC) model, launched by RBI in 2006, stands out as a successful alternative banking channel and has grown to become essential to last-mile service delivery of banking services to the financially excluded population. However, the BC model struggles with prevailing issues of viability and scalability, and it lacks focus on gender diversity among the agents in the BC Networks, which is important to drive financial inclusion, especially for women.

The Grameen Foundation, with support from the Bill and Melinda Gates Foundation, is implementing an action research project named “BC Network Experiments & Demonstrating Scale (BEADS)” in partnership with four Business Correspondent Network Managers (BCNMs) in India, one woman cooperative bank, and one small finance bank. The project has been

designed to address the challenges of scalability and viability of the BC agent networks, with a deliberate focus on Gender Mainstreaming.

Grameen recognizes the importance of gender sensitivity in creating a successful and sustainable BC model that caters to both women in the communities and in the agent networks. To achieve this, the project aims to tackle the various challenges faced by women in the financial sector at every stage of their journey. Through informed pilot initiatives, Grameen seeks to establish more cost-effective, agile, and inclusive methods for selecting, recruiting, and training BCs, while also exploring ways to diversify and increase the revenue of individual agents.

Grameen recognizes the importance of integrating gender lens, not only in reaching out to women clients and designing gender-responsive financial products but also in establishing that inclusion of women agents in the BC network plays a vital role in addressing the gender-specific challenges that limit women’s financial inclusion and adoption of a variety of financial services and products. The project is strengthening the systems for recruiting, retaining, and capacity building of women BC agents, to increase outreach to and inclusion of women clients in the banking sector. This will ensure the scalability, profitability, and inclusiveness of the model.

To achieve the overarching agenda of this action research project towards effective BC models and approaches that are gender inclusive, Grameen Foundation undertook a comprehensive approach to gender mainstreaming within the BC networks by developing and applying the I-CARE Framework. This report lays out the steps, outcomes, and learnings of gender mainstreaming by applying this I-CARE within BC networks. We hope that this tool will be beneficial for BCNMs and organizations that work on financial inclusion.

Why Gender Equality Matters for BC Business



In October 2022, the Government of India announced its desire to raise the number of female Business Correspondence (BC) Agents to 30% of the total from the current total of less than 10% by the year 2027. The figure highlights the stark disproportionate representation of women in the BC network, which results due to a host of socio-economic factors and gendered barriers that prohibit women from joining this segment of the workforce.

Studies have shown that increasing the number of female BC agents not only helps address gender inequalities but also makes good business sense for BCNMs. A report by the International Finance Corporation (IFC) found that female BC agents in Africa generate a higher average transaction volume than male agents. The report also suggests that female agents are more attentive to customer needs, resulting in higher customer satisfaction and retention.

Moreover, customers often have a preference for agents of their gender, which can translate into increased business for BCNMs with more female agents. A study by the Consultative Group to Assist the Poor (CGAP) found that women in

rural Bangladesh were more likely to transact larger volumes with female agents than with male agents.

Government data from August 2022 shows that 55.6% of the total PMJDY accounts are owned by women, and the total deposit balances under PMJDY account balance is approximately Rs 1,73,954 crore with an average deposit of INR 3761 per account. Considering this, the potential market size of BC Agents serving women is substantial (96000 Cr).

This presents a significant opportunity for BCNMs to expand their business and increase their profits by investing in the capacity development of female agents and addressing the challenges that prevent women from joining this segment of the workforce.

On the demand side, despite deliberate thrust by the government in universalizing access to bank accounts through PMJDY (Pradhan Mantri Jan Dhan Yojana) and DBT (Direct Benefit Transfer), the access and usage of bank accounts and banking services by women remained limited, and inactive in many cases.

Grameen Foundation India's Women Economic Empowerment report suggests that a woman BC agent serves a higher proportion of women customers, thereby addressing a critical gap. With the fundamental objective of facilitating financial inclusion, the BC network can no longer shy away from making a deliberate shift and a conscious choice of increasing women's representation in the BC networks. Gender Inclusion within BC business serves a dual purpose. Firstly, it takes financial products and services to the last mile, bringing door-step delivery and convenient access to services to women customers, the majority of who remain either excluded from or underserved by banking services. Secondly, having more women BCs as agents boosts employment opportunities at the community level, and also establishes these women as local role models as successful, influential, and respected entrepreneurs who deliver financial services to remote and underserved populations.

Women BCs are critical in deepening financial inclusion. Grameen Foundation's work and interventions in Inclusive Digital Finance, complemented by its community agent model (Grameen Mittras), have consistently brought insights that establish that women agents are more resilient (low attrition rate), are more effective in serving the most underserved, especially women and elderly (hence inclusive), with building trust and upholding the ethos of client centricity.

The foundation of the BC model lies in the trust and relationship factor. Women BCs are more approachable, and trustworthy, maintain confidentiality, and are known to engage in deeper conversations to better understand the needs and aspirations of their customers. Research suggests that women customers are more comfortable and willing to share with and seek support from a woman BC agent in matters related to their finances. The sheer dedicated nature of women agents drives their focus on serving women, the elderly, and the underserved.

Grameen's interactions with the BCNM partners and other sectoral experts, under the BEADS



I became a BC agent to not only earn extra income for my household but also to serve my community. When I helped facilitate insurance coverage of 7 lakhs for a client, people began to show me great respect. Through my involvement in this project, I was able to train 2000 customers in 10 villages, creating awareness about financial products and empowering my community to take control of their finances. I am proud to be a BC agent and be able to make a difference in the lives of those around me.

Manjula A V, Avani village, Kolar, Karnataka

project, highlighted that women BC agents are less likely to commit fraud and are less susceptible to malpractices. This establishes a strong case and intent for the BC sector players to recruit more women agents.

Banking agents are the building blocks of the financial ecosystem, and women BCs are an important part of it.

Key barriers to achieving Gender Equality in BC business



Prohibitive gender norms and socio-economic-cultural factors create an unequal playing field for women to enter the BC workforce, and to continue to work effectively as agents. There are constraints around mobility, time, capital, access to credit, safety, and lack of family support that pose key barriers for women to prioritize BC work. Women have the pressure of prioritizing household and care work which leads to the double burden of managing BC-related work and household responsibilities.

A report by World Bank titled “India Development Update: Unlocking Women’s Potential” suggests that women in India are more likely than men to rely on their family and social networks for business support. This limits their exposure

to new ideas and opportunities and prevents them from building relationships with potential customers outside of their immediate social circle. As a result, male agents are more likely to find customers through conventional networks of contacts, whereas women agents are forced to rely on the network of their spouses/other family members to reach out to and service a larger customer base.

The BCNMs target existing entrepreneurs (eg. kirana store owners) as BC agents, who are in the profession of servicing customers. The explicit (educational qualification, access to smartphones, availability of documents like PAN Card) and implicit (preference for married woman agent, prior experience of servicing customers)

agent recruitment criteria lead to biases in the recruitment of women agents, putting them at a disadvantage.

The lack of gender diversity within Banks and BCNMs, coupled with a lack of women-friendly policies and processes in BC work, manifests in a gender gap within the financial institutions that manage the BC agents. Banks and BCNMs lack the understanding and awareness of the nuances of gender barriers faced by women BC agents, which leads to unconscious biases against onboarding more women as agents.

Moreover, the BEADS baseline report found that female BCs were 59% less likely to have higher satisfaction levels with the BC role than their male counterparts. The qualitative findings from the study suggested that this gender gap is often

a result of gender-blind practices of BC network managers (BCNMs), as well as social and gender norms that affect women's ability to work outside the home, such as caregiving responsibilities, household chores, and limited mobility.

To address these issues and promote gender equality in a BC network, it's important for banks and BCNMs to develop a better understanding of the challenges faced by women BC agents and to provide support and resources to help them succeed. This could include targeted training and mentoring programs, as well as initiatives to address gender-based biases and stereotypes in the industry. By promoting greater gender diversity and inclusivity in BC work, we can help to unlock the full potential of women as agents of financial inclusion and economic empowerment.



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How BEADS worked on Gender integration in the BC Networks

Under the BEADS project, Grameen Foundation worked closely and collaboratively with six BCNM partners and provided continuous guidance on gender integration to achieve the larger objectives of agent viability, scale, and inclusion within BC work. Grameen carefully designed, developed, and applied the I-CARE Framework of gender integration, serving as a holistic tool and refined approach for the BC industry to effect real changes toward greater gender equality. The I-CARE Framework, depicted below, operates around five paradigms: Intention, Capacity, Action, Results Measurement, and Evolution.

Grameen I-CARE Framework for Gender Mainstreaming

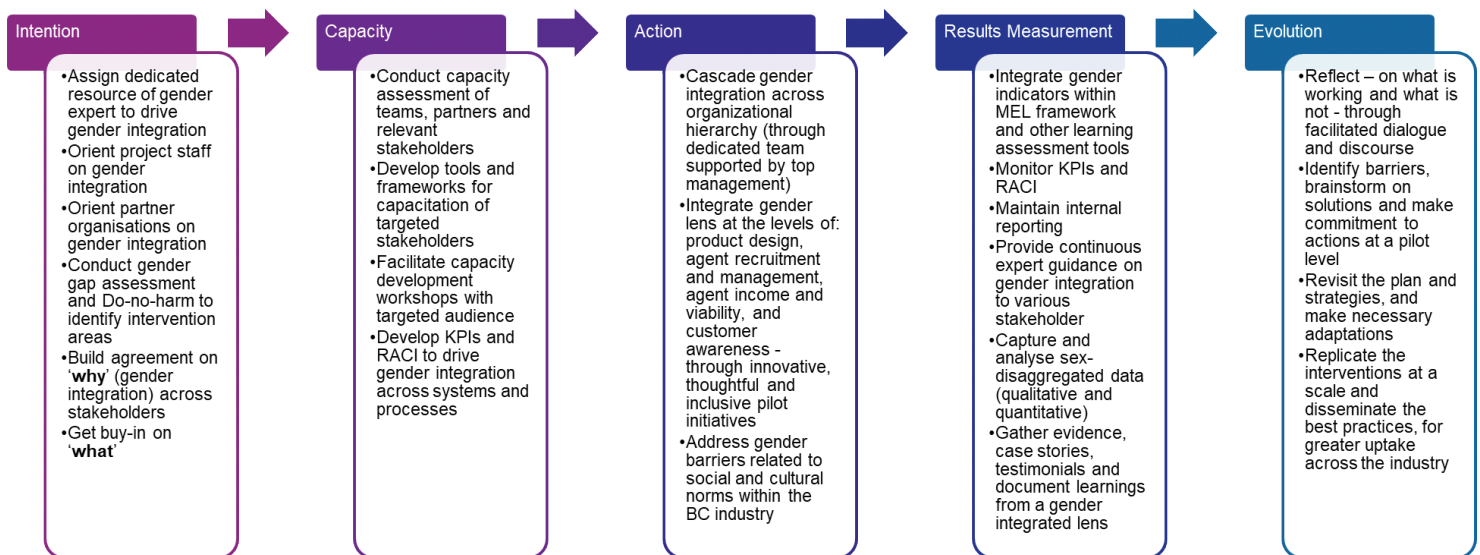


Figure 1: Grameen's I-Care Framework for Gender Mainstreaming

Mainstreaming gender and addressing gender inequalities within any industry requires collaboration across diverse stakeholders. Grameen's BEADS project provided unique perspectives, expertise, and capacity to enrich strategic thinking, idea sharing, adoption of effective gender mainstreaming practices, and joint responses, across stakeholders, to mutually relevant issues related to the BC industry.

The Intent aspect of the framework was consolidated by building the gender sensitivity of relevant stakeholders on the issue. BEADS conducted a thorough gender gap assessment of the partner organizations and the BC

ecosystem. The assessment allowed deep conversation, brought out insights, and analyzed the organizational norms that prohibit and restrict gender inclusion. The process established strong buy-in among the project partners in integrating gender within the interventions. It also identified the intervention points for gender integration and equipped the project management team to facilitate the gender mainstreaming process throughout the intervention cycle, in close consultation with the gender expert. Each partner identified two specific goals with a set of measurable indicators on which they would work. Figure 2 provides the goals identified by each partner.

Partner	Goal 1	Goal 2
Centre for Development Orientation & Training	Recruit 150 women BCs with 95% retention	BC is to be seen as a one-point contact for all financial services and guidance.
Drishtee Development Communications Ltd	Promote underutilized financial products to increase the earnings of BC Agents.	Develop an inclusive communications strategy to increase the uptake of products by women customers.
Sub-K IMPACT Solutions Limited	Increase the proportion of women BCs from 10% to 15% by the end of FY 2023. Increase in average transaction value of existing women BCs by 10% (additional to the company average) done at the BC point	Increase the individual agent's average non-CICO revenue from 20% to 25% (X+5) by 2023.
I25) Outreach Solutions Pvt Ltd	Develop responsible Entrepreneurial Skills of 200 women BCs to sell more Services to 1,000 Unique Customers per BC	Increase repeat customers by x+20% (where x is the current % status) through Effective Customer Service Skills and BC-level Compliances.
Mann Deshi Mahila Sahkari Bank	Increase BC Efficiency by 20% through digital adoption	X+5% increase in customer retention, where X is the current rate of retention.

Figure 2: Goals Identified by GFI's partners under the BEADS project

The key part of establishing 'intent' and bringing seriousness around it was that the identified goals were specific, measurable, and time-bound. The exercise of establishing the 'intent' of gender mainstreaming among the key stakeholders (that are typically gender agnostic), through rigorous inquiry (gender gap assessment, gender safeguarding, and risk assessment) and consultations, became the critical pillar for integrating gender mainstreaming support structures within the BCNMs decision-making and for creating accountability.

BEADS created a strong benchmark in developing the Capacity of the various stakeholders involved in the project and created solid assets for uptake by the industry. These assets have integrated

gender lens in the content, measurement framework, and in training the users. The BEADS project developed and facilitated various training courses on Behavioral and Soft skills, Gender Sensitization, Gender and Household Dialogue, Customer Awareness, Technical Courses on Financial Literacy, and other topics related to banking products and services. These courses have been successfully institutionalized and integrated within the partner's Training and Development mandate and process.

Under BEADS, Grameen Foundation tested innovative interventions that resulted in concrete Action toward the project outcomes. These actions successfully integrated gender mainstreaming as well.

Action 1

Grameen facilitated the Change Management intervention, conducted for the top, middle, and field management of the BCNMs and partner banks, with a reformatory approach to on-field issues, gender challenges, and operational efficiency. In the BEADS project, change management aimed to test if mindset changes at the top, middle, and field management of the BCNM institutions positively impact the income of the BC agent and further inculcate gender-sensitive practices. The process panned out differently for all the partners in line with their needs and organizational structure, through facilitated deliberations, a structured road map, and a concrete and measurable action plan. The process identified the SPOC (single point of contact) /champion to lead the changes that were identified in Change Management Goals. The indicators to measure the impact of intervention were specified. This was done through different exercises and activities including open discussions, group discussions, questionnaires, SWOT, etc.

The project made concerted efforts for gender sensitization across levels in the partner BCNMs through multiple workshops and change management interventions. During the endline assessment of BEADS, senior leadership team members from the partner organization remarked, “Earlier gender sensitization was limited to the head office. With the support from BEADS, it was taken to the field staff and agent level”. Most partners appreciated the technical assistance for capacity building of in-house staff, especially their changed outlook towards women – agents & customers.

Figure 3 highlights some of the core gender-related challenges that the institutions have identified, and the corresponding Action Plan to address the same. These Actions are specifically formulated around the larger Goals to ‘Develop an inclusive communications strategy to increase the uptake of products by women customers’ and ‘Increase women’s representation in the BC network’

Action 2

Grameen team conducted gender-integrated client-centric research to understand the customer’s financial goals, ambition, and status. In villages, the business loan issued in the name of women is mostly utilized to meet household needs or to support the husband’s business. Thus, women are unable to utilize the loan amount for their ventures. Also, women lack access, control, and ownership of property and productive assets.

Intending to address this challenge, one of the partners started the Goat Loan product, as a pilot intervention under BEADS. The aim is to advance women’s economic empowerment through their participation in economic activities and entrepreneurial ventures. The Goat Loan is extended to the woman based on the accumulated regular savings accrued for a minimum of six months. This product takes into account the needs and livelihoods interests of the women on the ground and creates a gender-responsive financial product around it. The customer repays the loan in installments to BC agents who then deposit them in the bank. The agents get a commission on each collection.

To capture impact and learning at the agent and

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Challenge	Action Plan	Measurable Indicator
Insufficient household support for woman BC agent	Household Support – formulating a gender household dialogue, Creative ways for positive representation of women, sharing success stories, engaging her family, building champions in the community, encouraging women as entrepreneurs.	Number of HH camps and pre-post survey
Lack of awareness among the customers especially women	Increase in marketing and promotions – Design Marketing collaterals in regional languages, training BCs and field staff focusing on target segments (women and children) set up camps to connect with the community with the help of SHG.	Increase in women's customers base
The discomfort of BCs towards women Customers	Gender Sensitization of BCs and staff – Appoint more women BCs with perquisites, Customer centricity and Soft Skill training of BC agents, gender sensitization training.	Increase in women's customers base]
Initial Capital Issue	Increase in Financial Independence – Involving all family members in decision making, Support to arrange capital to open BC Centre, Partnership with Banks/ Microfinance/ Institution	Change in qualitative responses in baseline and end-line surveys.
Insufficient product and technical knowledge in Women BCs	Capacity Building of Women BCs Implementation of training structure, online training modules in vernacular language through G-Leap.	Increase in the BC earnings, increase in BC's earnings and log-in hours
Lack of Mobility	Improving family support, setting up various camps sharing success stories, Gender/Household Dialogue	No. of household dialogues and camps Qualitative responses in baseline and endline survey

Figure 3: Gender-Related Challenges Identified by the Institutions

the customer levels, BEADS has integrated gender indicators within the Result Measurement and MEL framework. All reports, learning documents, and training content developed under the project have gender lens inclusion. Gender-disaggregated data is captured and analyzed as a part of the evaluation process. The project continued to document success stories, video clippings, and testimonials from the field. These brought insights into the impact of the intervention at the level of the women customers and female agents. To disseminate the learning from the

BEADS project and to invite recommendations, Grameen has engaged multiple stakeholders through the course of this initiative on various online and offline platforms. The CXO Round table meeting ‘Reimagining the Next Generation of BC Model’ saw decision-makers from the BC industry committing to driving inclusion and women’s participation in the BC sector. The recommendations and insights proposed in favor of the new BC model by sectoral experts provided the Evolution trajectory of scaling the prototypes and best practices tested under the project.

What was Achieved?

I. Outcomes at the BC Network level

■ The BCNMs under the BEADS project institutionalized Change Management as a part of their organizational process to drive gender inclusion across diverse tiers and processes of the organization. As a result of this intervention, the BCNMs have reported an increased understanding of the challenges faced by women BC agents, and have formulated gender-sensitive strategies to recruit more women within their BC network and manage them effectively.

■ The BC Agent Network Managers have effectively used the Gender and Household Dialogue Toolkit with the woman BC agent and her family/spouse to discuss the benefits and challenges related to BC work for the woman

agent. This has facilitated a stronger connection between the agent managers and the woman agent (with endorsed family support). In the longer term, this intervention promises to overcome barriers for women agents related to family support, time, and mobility.

Senior members from CDOT noted: “Gender sensitivity workshops have led to the onboarding of more female BC agents and staff members in CDOT. We have observed that women customers are more comfortable with female BC agents and it increases their participation in banking and finance. The gender household dialogue intervention has changed our outlook towards the BC Agents and they can visualize onboarding more women in their team.”

II. Outcomes at the BC agent level

■ Training and mentoring approaches were piloted with 500 BC Agents (including female agents) to improve their customer orientation, which is inclusive of associated gender and social norms that will drive BC outreach to women, impacting approximately 100,000 customers.

■ With improved awareness and sensitivity among BC agents around gender barriers that particularly limit women’s engagement with financial services, the agents have reported having experienced improved operating efficiency in handling customers, especially women.

III. Outcome at the level of customers using BC services

■ The Goat Loan product, which was developed using a human-centered design process, allowed the women customers to begin their independent ventures. Many of the borrowers have used their earnings from selling the goats’ milk and the goat kid to set up their micro-enterprise. Thus, the loan has helped them to become financially independent. The loan has improved their economic and social standing in the community. Their financial self-sufficiency has yielded them a strong position in their locality.



Key Learnings

1. Engaging in gender and household dialogues is critical to facilitate the financial inclusion and economic empowerment of women. To overcome the resistance from the household, especially from male members, and overcome the challenges stemming from social norms that restrict women from engaging with the financial service providers and claiming control over their money, it is important to engage men. A household and spousal agreement is crucial to create support for women to work effectively as BC agents. To facilitate this, it is important to build the capacities of BC supervisors and BC agents on Gender and Household Dialogue.

2. Given the fact that all the partner organizations work in the financial inclusion space and target women clients, an in-house gender sensitization workshop with the staff of the partner organization added great value to their efforts to advance the inclusion agenda. Gender sensitization workshops helped the staff members understand the nuances of gender dynamics in the context of the workplace. It also helped them be sensitive to the specific challenges related to gender and equip them to address the same within the organization, as well as in the realm of the work that they are engaged in.

3. A comprehensive approach to change management is essential to sustain and grow in the highly fluctuating and dynamic business environment, especially that of the BC sector. With the advent of digital platforms and technologies and changes in workplace cultures, the needs of the workforce have also changed drastically. Bringing about gender equality within the BC sector requires a synchronized interplay of behavioral, policy, and process shifts across all tiers of the BCNM functioning. Thus, change management within these financial institutions becomes the need of the hour.

4. The BC agents are independent entrepreneurs and are not employees of the Bank or the BCNM, and therefore they are not covered (protected) directly under the company's safeguarding policy. However, it is acknowledged that the job of the agent entails activities that have risks associated with them, especially for female BC agents, eg. potential harassment during their business operations. As a part of the larger BC network and ecosystem, and by being a part of the organized labor force, it has emerged that there is a need for a safeguarding policy that protects and safeguards the BC agents, especially women from any form of harassment.

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Way Forward for the BC Industry

Despite the thrust from the government, the BC industry continues to be plagued by challenges that prevent women from joining as agents in the expanding BC workforce. Gender-sensitive selection and recruitment policies, thoughtful agent management processes and enhanced capacity of BCNMs to manage women agents can bring about the necessary shifts in addressing the gender gaps.

The gender of the agent plays a vital role in facilitating the onboarding of new women clients and ensuring their retention through regular assisted transactions. The trust factor becomes an enabler for the female agents in inculcating savings behavior among women clients, and in identifying the products/ services that fulfill the specific needs of the women customers. Financial institutions must deepen their engagement with female agents and gather data-based insights to better understand the needs and context of the underserved women population to offer a need-based and appropriate product mix. The BCNMs must continue to provide training and hand-holding support to women BC agents for them to perform effectively.

The BC agency stands out as the next archetype of solopreneurs/ homepreneurs for women, in which the women BC agents remain motivated by the desire to contribute to household income

and gain economic independence. The BC work accommodates women's desire for flexibility to balance household and care responsibilities and takes care of their mobility constraints. There is a strong consensus among BC agent managers to incentivize women to join and continue in the BC workforce. Through the course of the BEADS intervention, Grameen has gathered the following recommendations from the partners for increasing women's representation within the BC agent network:

Access to competitively priced loans: Low-interest loans for starting capital for entering BC business, assured minimum income for the initial months into the business to boost motivation, gender, and household dialogue with family/ spouse of the woman BC agent to ensure continued family support.

In-house capacity for driving change management initiatives: BCNMs have been finding ways to manage women agents. However, they admit that there are very few existing models in India from which learnings can be taken and replicated. While BCNMs fully see a woman agent network as a potential channel for growth and expansion, their limited learnings and knowledge of managing such a network emerge as an impediment. Many acknowledge this will require change management initiatives at the internal

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organizational and staff level, as they do leverage and benefit from the potential of increased customer retention and business growth by having more women agents in the network. In-house expertise on training capacities is needed, which will strengthen gender inclusion in processes and build capabilities of the agents and the managers, further putting in systems for effective identification, onboarding training, monitoring, and management of women agents.

Gender-disaggregated data and cross-learning:

Last, but not least, it is time that all sectoral players in the BC industry exchange evidence and learnings, reported through gender-disaggregated data. The insights must go beyond the learning, to include parameters of actual time dedicated by the agent to the work, quality of services, number of underserved customers, number of repeat

customers, the number of grievances handled, number of dormant accounts activated, number of door-step services, among other impact factors.

Through the implementation of the BEADS project, Grameen Foundation has realized that to bring about gender equality within the BC sector, a holistic and strategic gender mainstreaming framework needs to be applied. The I-CARE framework described earlier, and developed under BEADS, serves as an effective tool to carry this vision forward. Grameen Foundation plans to institutionalize the I-CARE gender mainstreaming framework across all BC sector institutions, This will help in streamlining and up-scaling the gender inclusion parameters across the sector, by working strategically with partners and multiple stakeholders in taking this vision forward across India.

Annex: Actions Plans of Individual Partners

Each partner identified two goals aligning with the core objective of increasing the BC efficiency and the indicators and measurable impact is defined for each task and action. Identified change champions will lead the implementation plan of the intervention.

i. Action Plan of C-DOT

Goal 1- Recruitment 150 women BCs with 95% retention

Measurable Indicator- Increase in women BCs and retention rate of the women BCs in the organization

Challenge	Action Plan	Measurable Indicator
Insufficient product and technical knowledge in Women BCs	Capacity Building of Women BCs Implementation of training structure, online training modules in vernacular language through G-Leap.	Increase in the BC earnings, increase in BC's earnings and log-in hours
Lack of Mobility	Improving family support, setting up various camps sharing success stories, Gender/Household Dialogue	No. of household dialogues and camps
Initial Capital Issue	Increase in Financial Independence- Involving all family members in decision making, Support to arrange capital to open BC Centre, Partnership with Banks/Microfinance/Institution	Change in qualitative responses in baseline and end-line surveys.

Figure 4: Challenges, Action Plan, and Measurable Indicators for CDOT

Goal 2 – 30 BC points to be seen as a one-point contact for all financial services and guidance.

Measurable Indicators – Evaluate the improvement in This goal’s achievement is making 30 BCs relationship managers and increasing their sales of multiple products and services.

Challenge	Action Plan	Measurable Indicator
Lack of Customer Centricity	Customer-centricity training	Increase in uptake of different products by customers
Lack of knowledge and business skills in BCs	Capacity building of BCs – Regular and refreshing training sessions, availability of training material in vernacular language through the app G-leap.	Increase in the BC earnings, implementation of training structure, increase in BC's earnings and log-in hours

Figure 5: Challenges, Action Plan, and Measurable Indicators for CDOT

ii. Action Plan of Drishtee

Goal 1- Promote underutilized financial products to increase earnings by x% of BC Agents

Measurable Indicators – Increase agents’ earnings and uptake of different products and services at BC Point.

Challenge	Action Plan	Measurable Indicator
Insufficient Product knowledge and business skills in BCs	Capacity Building of BCs - Increase the training programs for BCs, Reduction in resolving the TATs, regular technical training sessions.	Increase in log-in hours
Lack of support to BC Agents by field staff	Increase of support to BC agents- Training to BC field staff on managing the BCs, Incentive structure for the field staff.	Reduction in TAT of resolving issues Knowledge assessment of BC staff
Lack of Customer Awareness	Increase in Customer Awareness – Monthly special camps in villages, common branding of BC Outlets, FLCs, Participation of Other institutions	Increase in number of accounts, selling of different products, AMB balance

Figure 6: Challenges, Action Plan, and Measurable Indicators for Drishtee

Goal 2 – Develop an inclusive communications strategy to increase the uptake of products by women

Measurable Indicators – Increase uptake of multiple financial products at BC Point by women customers.

Challenge	Action Plan	Measurable Indicator
Insufficient household support	Household Support – formulating a gender household dialogue, Creative ways for positive representation of women, sharing success stories, engaging her family, building champions in the Community, and encouraging women as entrepreneurs.	Number of HH camps and pre-post survey
Lack of awareness among the customers especially women	Increase in marketing and promotions – Design Marketing collaterals in regional languages, train BCs and field staff focusing on target segments (women and children) set up camps to connect with the community with the help of SHG.	Increase in women’s customers base
The discomfort of BCs towards women Customers	Gender Sensitization of BCs and staff – Appoint more women BCs with perquisites, Customer centricity and Soft Skill training of BC agents, and gender sensitization training.	Increase in women’s customers base

Figure 7: Challenges, Action Plan, and Measurable Indicators for Drishtee

iii. Action Plan for Mann Deshi

Goal 1- Increase BC Efficiency by 20% through digital adoption

Measurable Indicators – Increase in (any, or all) Account opening, RD/FD, Average Monthly Balance, QR Code Installation, Loan Application, and Loan Recovery, considering that any of the processes shall be digitalized.

Challenge	Action Plan	Measurable Indicator
Technical Issues	Training and Internal system changes – Product focused training, refresher training, availability of training material in vernacular language through the app G-leap.	Reduction in Transaction failure and User Block Data
Lack of knowledge and skills in BC Agents	Capacity Building of BCs – Focused training to BCs, creating app manuals in local language, ensuring customer-centricity and helping BC agents to manage their time.	Increase in number of transactions Increase in uptake of new products and services
Lack of Customer awareness	Increase in customer awareness Monthly special camps in villages, common branding of BC Outlets, FLCs.	Increase in Customer base and Increase in Active Accounts

Figure 8: Challenges, Action Plan, and Measurable Indicators for Mann Deshi

Goal 2 - X+5% increase in customer retention, where X is the current rate of retention

Measurable Indicators – Increase in customer retention.

Challenge	Action Plan	Measurable Indicator
Lack of Organizational Support	Increasing support - Smoothen relationship of BC with bank branches, training on understanding customer's need and demands, recognition and appreciation of BCs, technical and field support to BC	Increase in the BC earnings,
Lack of customer awareness	Improving customer awareness - develop and design marketing/ promotional material, creating pamphlets, practical practices like broadcast messages and self-promotional videos, awareness about services through camps	Expansion of customer base

Figure 9: Challenges, Action Plan, and Measurable Indicators for Drishtee

iv. Action Plan for Sub- K

Goal 1 - Increase the proportion of women BCs from 10% to 15% by the end of FY 2023. Increase in average transaction value of existing women BCs by 10% (incremental) done at the BC point.

Measurable Indicators – Expand the customer reach, increase BC's earnings and the number of transactions at BC Point.

Challenge	Action Plan	Measurable Indicator
Insufficient product and technical knowledge in Women BCs	Capacity Building of Women BCs Implementation of training structure, Focused training to BCs, creating app manuals in local language	Increase in the BC business, number of training sessions delivered.
Insufficient Household support	Increasing Household Support – formulating a gender household dialogue, Creative ways for positive representation of woman, sharing success stories, engaging her family, build champions in Community, encouraging women as entrepreneurs	Gender/ HH Dialogue toolkit TOT of the field staff No. of household dialogues and camps

Figure 10: Challenges, Action Plan, and Measurable Indicators for SUB-K

Goal 2 - To increase the individual agent's average Non-CICO revenue from 20% (X) (TBD) to 25% (X+5) (TBD) by 2023.

Measurable Indicators – Increase agents' earnings and uptake of different products and services at BC Point.

Challenge	Action Plan	Measurable Indicator
Lack of knowledge and skill in BCs	Capacity Building of the BCs – Regular and refreshing training sessions, availability of training material in vernacular language through the app G-leap.	BCs achieving the mentioned numbers are Passbook Printing (268-350), Account opening (20k), Average Balance (2500-2700), SSS (20k), RD (500), and Loan Collection (40k).
Low Marketing and Promotion	Marketing and Promotion Plan - Pamphlets and promotional collaterals in vernacular language will be designed, periodical camps at weekly markets to raise customer awareness, self-promotion videos, social media marketing	Launch and Implementation of Communication Calendar
Lack of knowledge and skill in field staff	Capacity Building of the field staff – Increase in the Incentives earned by the field staff, training through e-learning platforms, resolve concerns on travel and cost	Increase in the Incentives earned by the field staff

Figure 10: Challenges, Action Plan, and Measurable Indicators for SUB-K

v. Action Plan for I 25 outreach

Goal 1 - Developing Responsible Entrepreneurial Skills of 200 women BCs to sell more Services to 1000 Unique Customers per BC

Measurable Indicators – Increase in the customer base and uptake of different products and services at BC Point of the 200 women BCs.

Challenge	Action Plan	Measurable Indicator
Insufficient product knowledge and skills in BCs and field staff	Capacity building of field staff and BCs and awareness in the customers - providing product-specific training, needs assessment for products and services, customer-centricity training, customer awareness camps	Increase in the BC earnings and commission Number of training sessions for BCs and field staff
Insufficient household support	Increasing Household Support-organize a household dialogue, provision of backup BC agent, gender sensitization workshops	Gender/HH Dialogue toolkit No. of household dialogues and camps Increase in the number of transactions

Figure 11: Challenges, Action Plan, and Measurable Indicators for i25 outreach

Goal 2- Increase Repeat Customers by x+20% (where x is the current % status) through Effective Customer Service Skills and BC-level Compliances

Measurable Indicators – – Repeat customers (x+20%), Increase in BC earnings, and number of transactions

Challenge	Action Plan	Measurable Indicator
Lack of knowledge and skill in BCs	Capacity Building of the BCs - regular focused training on products and services, customer centricity training, periodical training by Bank for BCs, and bank’s application interface in the local language.	Uptake of non-CICO Products and number of training sessions by banks
Compliance issues and grievances at BC Point	Managing Compliance and Grievances at BC Point - BC field staff will visit BC points to monitor compliance with working time, training on handling customer grievances, and customer feedback through field coordinator	Standard checklist for Audit and online Audit Report
Low Marketing and Promotion	Marketing and Promotion Plan - Pamphlets and promotional collaterals in vernacular language will be designed, periodic camps at weekly markets to raise customer awareness, self-promotion videos, social media marketing	Number of self-promotion videos by BCs and the promotional material at BC Points

Figure 12: Challenges, Action Plan, and Measurable Indicators for i25 outreach



APPENDIX 1

GFI's Partners for BEADS

CDOT – Launched in the year 2000, the Centre For Development Orientation and Training (CDOT) works for the unreached community through meaningful intervention. It is currently operative in eight states with a primary focus on Microcredit, financial inclusion, solar, sanitation, livelihood, agriculture development, and skill training.

The operations in Bihar state under the BEADS project are exclusively carried out with the BC agents from CDOT. CDOT has implemented several interventions as part of the project. In particular, the pilot program for Assisted E-commerce was solely executed with the support of 200 BC agents affiliated with CDOT in the Nalanda and Nawada districts of Bihar. Additionally, CDOT participated in change management intervention

and its initiatives like customer-centricity training and gender sensitization training, and household dialogue. Another significant intervention involved helping selected BC agents become relationship managers, where their BC points were consolidated into one-stop BC points, and this was also exclusively undertaken by CDOT. The organization facilitated the maximum number of BC points to be painted under the low-cost initiative of common color branding and actively promoted the use of the G-leap platform.

Drishtee Sustainable Communities Pvt. Ltd.

Ltd.– Established in 2003, Drishtee is a social organization working in villages towards sustainability and shared prosperity. It helps develop rural and urban linkage through a value chain approach in the field of micro-enterprise



The organization facilitated the maximum number of BC points to be painted under the low-cost initiative of common color branding and actively promoted the use of the G-leap platform.



development or livelihood and through a franchisee model for the provisioning of services.

The BEADS project in Assam saw an extensive range of initiatives being implemented through the support of BC agents from Drishtee. Throughout the project, the Drishtee team actively participated in change management initiatives, including customer-centricity training and gender household dialogue. They also played a crucial role in disseminating customer education, contributing significantly to the success of the project. Furthermore, the BC agents of Drishtee were actively involved in the low-cost marketing initiative of WhatsApp video marketing, and they accessed training on the G-leap platform.

Fincare Small Finance Bank – Launched in 2017, Fincare works towards enabling the financial inclusion of the unbanked and underbanked customer segments including microentrepreneurs

and microenterprises by offering a wide suite of smart banking products.

Fincare small finance bank served as a key partner for the BEADS project, facilitating the development of a micro-savings leveraged product that stands out as one of the project’s major achievements. The product, referred to as the Smart Saver, has been successfully introduced to approximately 30,000 customers under the project. In addition to product development, Fincare also played a significant role in driving the usage of G-leap and the widespread dissemination of customer awareness training, ensuring that the project’s key objectives were effectively achieved. The BC agents of Fincare also actively participated in the use of WhatsApp videos as a means of promoting the project’s initiatives.

I25 Outreach Pvt. Ltd. - Since its inception in 1982, I25 has become a leading provider of

innovative hi-technology products and solutions in the Government, BFSI, and Telecom space, with a focus on India and Africa. Recently, it is engaged in building a technological ecosystem for financial inclusion and digital payments.

I25 Outreach Pvt. Ltd joined the BEADS project and actively participated in change management intervention, including the initiatives of customer-centricity training and gender sensitization household training. Alongside this, the I25 team demonstrated a strong commitment to customer awareness training and showed great interest in the G-leap platform, contributing to its widespread uptake. Furthermore, the team at I25 also displayed a keen interest in the common color

branding initiative. Although it was not initially planned, they facilitated the painting of the outlets of two BC agents, demonstrating their willingness to go the extra mile to support the project's objectives.

Mann Deshi Mahila Sahakari Bank – The first rural co-operative bank for women customers, founded by Chetna Gala Sinha that aims to create a supportive environment for millions of women micro-entrepreneurs to successfully grow their businesses and be valued by their families and communities.

Mann Deshi Mahila Sahkari Bank, with its operations based in Satara, Maharashtra, played

Although it was not initially planned, they facilitated the painting of the outlets of two BC agents, demonstrating their willingness to go the extra mile to support the project's objectives.



a critical role in the BEADS project. The bank introduced a micro-saving loan product called the Goat Loan, which proved to be a significant achievement under the project. Additionally, Mann Deshi Bank actively participated in the change management intervention, promoting customer-centricity training and gender sensitization household training. The bank also played an essential role in disseminating customer awareness training and promoting the G-leap platform. The team at Mann Deshi Bank also demonstrated their support for the common color branding initiative, encouraging BC agents to participate actively. Moreover, they also promoted low-cost marketing techniques, including the use of WhatsApp videos, for the BC agents to promote themselves.

Sub-K Impact Solutions Pvt. Ltd. – Founded in 2010, Sub-K IMPACT Solutions Ltd is a fintech company that leverages the power of technology and local entrepreneurship to offer last-mile banking and financial solutions to

the underserved. It aims to transform lives by enabling financial inclusion through innovation and excellence.

Sub-K actively participated in change management intervention and its associated initiatives, including customer-centricity and gender sensitization household training. Moreover, the company made significant contributions in disseminating customer awareness training, which proved crucial in promoting financial inclusion among underserved communities. Sub-K's BC agents displayed one of the highest uptakes of the G-leap platform, highlighting the company's commitment to promoting innovative solutions to support the project's goals. Furthermore, the Sub-K team played a key role in facilitating the common colour branding initiative, and the company's BC agents were encouraged to participate actively. The team also encouraged the use of low-cost marketing techniques, such as the use of WhatsApp videos, to promote themselves effectively.



About Grameen Foundation India

Grameen Foundation India (GFI or Grameen), a wholly owned subsidiary of Grameen Foundation USA, is a not-for-profit organization that specializes in designing and implementing innovative programs to help the poor access finance, livelihood opportunities, and health & nutrition information. Grameen addresses demand-side and supply-side barriers through scalable models, the use of technology applications, and innovative partnerships. Working closely with Banks, Financial Institutions, farmers organizations and agribusinesses, we help people build assets, weather crisis, manage risk and become resilient.

Since its inception over a decade ago, Grameen Foundation India is growing from strength to strength, deepening its impact to enable the poor, especially women to create a world without poverty and hunger.



E-86, Lower Ground Floor, Suncity,
Sector 54, Golf Course Road,
Gurugram-122011, Haryana, India
idf@grameenfoundation.in

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