

Problem statement/objective

Sarthak SEWA believes that rural women customers are more comfortable transacting with women agents. SEWA also believes in providing a broader suite of livelihood activities to women, including recruiting them as agents. It is the only BCNM in India that works with a mission of having women as the majority of their BC agents. However, it has faced significant challenges in onboarding women as agents, achieving scale, and sustainability. Given the challenges, they have been compelled to on-board more male agents, and as of Jan 2021, only 25% of its agents are women.

MSC’s solution

- MSC has been working with Sarthak SEWA to identify factors that result in fewer women being on-boarded as agents, their high drop-out rate, and Sarthak’s small scale of operations. Using these insights, MSC is working on developing a Strategic Business Plan for Sarthak SEWA whose key focus is to ensure that Sarthak is able to work towards its mission in a sustainable manner. Broader lessons on how to make women agents sustainable and resilient will be shared with the global audience
- MSC is also working with Sarthak SEWA to strengthen their partnerships with financial institutions, establish processes and protocols so that they are able to scale their operations across multiple states in India, and offer more products to the last mile customer

Key learnings and challenges

- Women BC agents perform at par, and often better than male agents. Still there is a significant bias amongst BCNMs in recruiting women as BC agents
- Women BC agents receive extremely limited credit, training and mobility support, impacting their resilience and morale
- Sarthak SEWA as an institution is facing challenges in terms of finding adequate funds to train, and provide monetary support to women agents, especially since limited monetary support for women agents is available in the market

Proposed targets / achieved targets

Indicators	Target	Achieved	Potential impact
The proportion of women BCs in Sarthak SEWA	>60%	Awaited	Evidence for a global audience on how we can provide financial services to the 1.1 billion excluded women in developing nations by having more women as agents
Number of BCs overall	To be decided	Awaited	
Average income of a BC agent	INR 5,000 USD 67	Awaited	

Scale-up plan

- Deploying the strategic business plan developed for Sarthak SEWA to help expand its operations across multiple states. All processes, protocols, and strategies developed would hence be used by the entire organization
- Findings from the pilot will be used as evidence for the global audience on how BCNMs can be sustainable with the majority of their agent base as women



Grant head: DFII-2

