

# UPSRLM: Enabling recruitment of 58,000 BC Sakhis to enhance financial access to women customers



## Problem statement/objective

The government of UP picked up a mandate to onboard 58,000 women BC agents called BC Sakhis in 2020. Mobilizing women agents at such a large scale is an arduous task - specifically due to multiple stakeholders (RSETI, Bank, SRLM) and the challenges that the CICO ecosystem faces. UPSRLM had limited experience in managing BC Sakhis (they had ~400 active agents in 2020). MSC supported UPSRLM to set up systems to identify, train and manage BC Sakhis.

## MSC's solution

- MSC developed strategy and SoP's for BC Sakhi recruitment for quick outreach to potential candidates at scale
- Developed a web portal to digitize BC Sakhi recruitment, onboarding, transaction, and monitoring process - real-time data access for all stakeholders
- Developed a mobile application to provide information support to BC Sakhi around recruitment and training - ensuring a personal connect with each BC Sakhi

## Key learnings and challenges

- COVID-19 outbreak in 2019 and 2020 impacted the overall progress of the project, delayed the selection, training and certification, and deployment of BC Sakhis.
- BC Sakhi transactions are limited to CICO due lack of knowledge of other financial products and services. This leads to less commercial viability.
- The BC agents use their cash for liquidity management which is limited and hence restricts the volume of transactions and profitability of BC points

## Proposed targets / achieved targets

Indicators	Target	Achieved	Potential impact
BC Sakhi's identified and selected	58,187	56,875	100 Mn rural customers in Uttar Pradesh will have access to financial services
BC Sakhi's trained and certified	58,187	39,565	
BC Sakhi's who are operational	58,187	24,630	Built a pool of 58,187 women entrepreneurs and improve their household income by providing an alternative livelihood.

## Scale-up plan

- Learnings from BC Sakhi management solution (Web portal and mobile application) can be disseminated with the support of Technical Assistance (TA) provider across various SRLMs nationwide to scale up the BC Sakhi program.
- NRLM/SRLM with the support of the TA provider can identify the challenges and implement strategies to ensure the financial sustainability of BC Sakhis. This will reduce the dropout among BC Sakhis and motivate other SHG members to become BC Sakhi and earn a livelihood.



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