



An Overview of Dharma Life

Dharma Life is improving the quality of life in rural India through an entrepreneurship model that provides access to socially impactful products and services



Dharma Life has a network of 14,000+ Dharma Life Entrepreneurs (DLEs) in 13 states that have provided products to more than 9 million consumers in 40,000+ villages across India

Dharma Life is planning to expand into a further 6 states and reach reach 40,000 villages by 2018

With a focus on nurturing women entrepreneurs (currently over 70% DLEs are women)

SOME OF OUR PARTNERS

























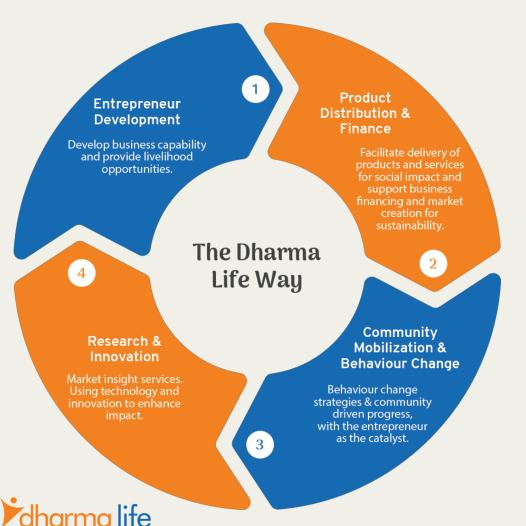


Goal: Reach 50 million rural consumers, through a network of 100,000 Dharma Life Entrepreneurs, comprising of 50% women entrepreneurs within the next 5 years.



Our Working Model

Dharma Life improves the quality of life in rural India through an entrepreneurship model that provides access to socially impactful products and services.



- Build Dharma Life Entrepreneur network to create a foundation for change and deliver products and services at the last mile. Rural entrepreneurs are identified, selected and trained to become social changemakers by addressing the issues of awareness, accessibility and affordability for social impact products
- Build an ecosystem for community engagement, behaviour change and collective participation;
 - Extensive behaviour change and awareness campaigns that change mindsets and promote better practices;
 - Affordable and inclusive finance to help households in procuring critical product and services;
- Drive thought leadership and innovation for inclusive progress.

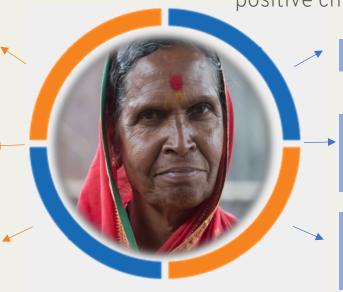
Entrepreneur Development

The **Dharma Life Entrepreneur (DLE)** is a woman from the village who wants to build her own business and generate income. She also understands the key problems of her community, and is excited to be the torchbearer of positive change

Trusted and recognised as a change maker

Trained in data collection, community mobilisation and sales promotion

Has a reach of up to 1500 rural households across 3-5 rural villages



Digitally enabled

Supported by Channel Development Officers for operational supervisory

Has logistics & after-sales capability supported by Dharma Life

DLE Training & Capacity Building

- ✓ IFC-certified 'TEJASVINI'
 Women entrepreneurship
 training programme
- ✓ Core entrepreneurship and mentoring programme 'SAKSHAM'
- ✓ Skill Council for Green Jobs (SCGJ/NSDC) approved training
- ✓ Smart phone and internet training under the Internet Saathi programme

Causes Supported



Livelihood



Education & Digital Literacy



Health, Hygiene & Sanitation



Indoor Air Pollution



Access to Clean Energy



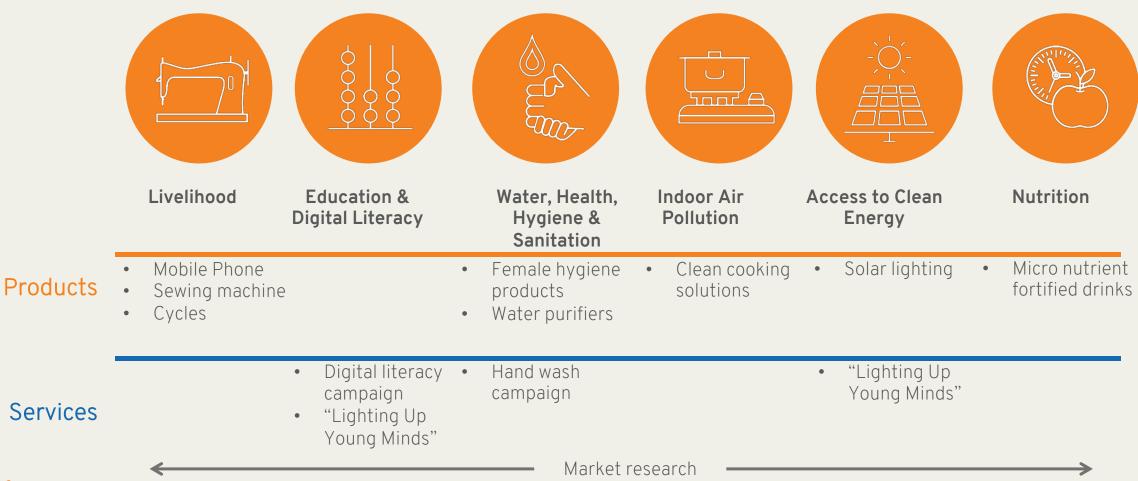
Nutrition





Our Products and Services

Dharma Life works with each DLE to choose the right product(s) for her







Product Distribution



Product partnerships

Partnering with pioneering manufacturers with 'socially impactful' products that meet the basic needs of rural customers



Local distribution Network

Established local distribution hubs that ensure efficient delivery across its network



Innovative systems and processes

Using technology aided solutions to develop new tools to optimise sales, delivery and customer service, keeping retail price low

- World class quality products from pioneering manufacturers
- Socially impactful products aimed at improving quality of life of the BoP population



• Coverage of a large base through 14,000+ DLEs (reaching 40,000+ villages)

- Tech enabled solution to optimize sales, delivery, service and related processes to integrate last mile partners (DLE/ stockist/ distributor)
- After Sales Services through Dharma Life Entrepreneur network.

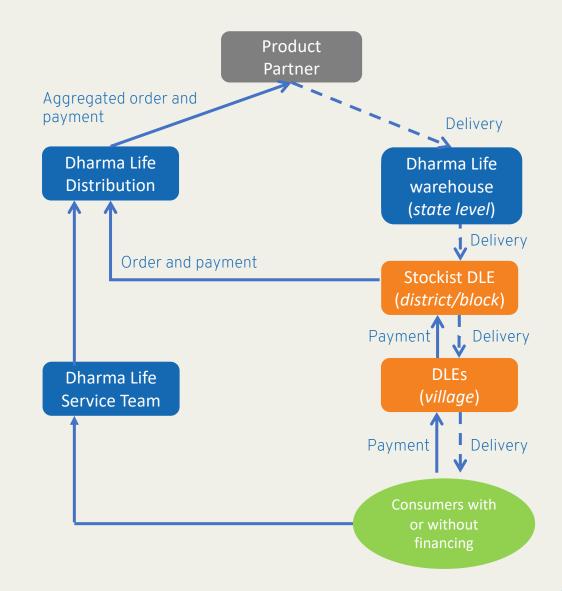




Our Distribution Models

Model

- Dharma Life delivers to 'stockist' DLEs based in larger villages to facilitate reach
- Stockist DLEs deliver to local village-level DLEs that sell directly to end consumers typically through door-to-door sales
- Dharma Life also provides financing solutions for consumers either directly or with partners such as Microfinance institutions ("MFIs") to improve affordability





Clean Cooking Behaviour Change Campaign Dharma Chef

Our behaviour change approach promotes a product or service through a four-pronged model –

Educate, Motivate, Celebrate, Reinforce

Each of which emphasizes the value addition that the clean cooking product makes in people's lives



Issue- Lack of awareness about indoor air pollution and clean cooking products leading to low adoption level in rural India

Idea- Rural cooking competition – Dharma Chef for a hands on experience and to demonstrate that product functionality and benefits.

Implementation- Village level competition conducted among rural women to experiment with different cuisines. Winners selected for semi-finals and finals at the state and national levels respectively

Impact- Impact is measured by levels of adoption, awareness about the advantages of using clean cooking products and continued usage as primary cooking device

Till date, Dharma Life has completed 104 Dharma Chefs in Gujarat and 52 in Uttar Pradesh



Our Social Impact

		Social Cause	Direct Impact	To Date	Indirect Impact	SDGs
Rural consumers		Overall outreach	Rural consumers reached	9.6m	Improved communities	11 SUSTAINABLE CITES AND COMPOSITIES
		Livelihood consumers	Sewing machines soldMobile phones soldBicycles sold	22,682 1,13,039 5,874	Job opportunities and livelihoods	1 NO POTERTY R B EECHI WORK AND ECONOMIC GROWNH THE POTERTY THE POTERTY WORK AND THE POTER
	0 0	Education	Women trained in digital literacyChildren reached with literacy campaigns	5.3m+ 8,67,222	Income opportunities	4 QUALITY DUCATION
		Water, health, hygiene & sanitation	Female hygiene packs soldWater purifiers sold	76,189 8,168	Health and hygiene awareness	3 SOOD HEALTH AND WELL-BEING 6 CHEAN WATER AND SANITATION
		Indoor air pollution	Clean cooking devices sold	33,450	Carbon emission and health	3 GOODHEADH
		Access to clean energy	Solar lighting solutions sold	1,41,188	Carbon emission, income opportunities	7 AFFORDABLE AND GLIMATE TO GLIMA
		Nutrition	Sachets of fortified health drinks sold	2.7m+	Children health awareness	2 TERO RINGER S GOOD HEALTH AND WELL BEING
DLEs		Livelihood DLEs	Livelihoods createdWomen entrepreneursIncome generated	14,000+ 8,000+ \$695k	Communities, gender, livelihood	1 MO POVERTY





Research & Innovation

End-to-end solutions from data collection to impact assessment



- Local data and insights from rural consumers and households
 Enabled by Dharma Life's network of entrepreneurs
- Data-driven decision making for social enterprises
 Insights help organizations take better decisions for social development
- Impact assessment for sustainable change
 Professional systems and processes to monitor and evaluate performance and impact

In the Clean Cooking space, Dharma Life through its entrepreneurs has conducted multiple research studies with the support of the World Bank, GIZ and Tata Trusts





Measurement & Tracking

Dharma Life has developed a digital tracking platform "DLTrac" that enables



Real time communication

Boosts transparency by allowing real time monitoring and evaluation of marketing, behaviour change and research activities in the field. It also captures real time data.

Scalability

Enables efficient utilisation of resources for programmes, thereby reducing the cost of customer acquisition and driving impact at scale.

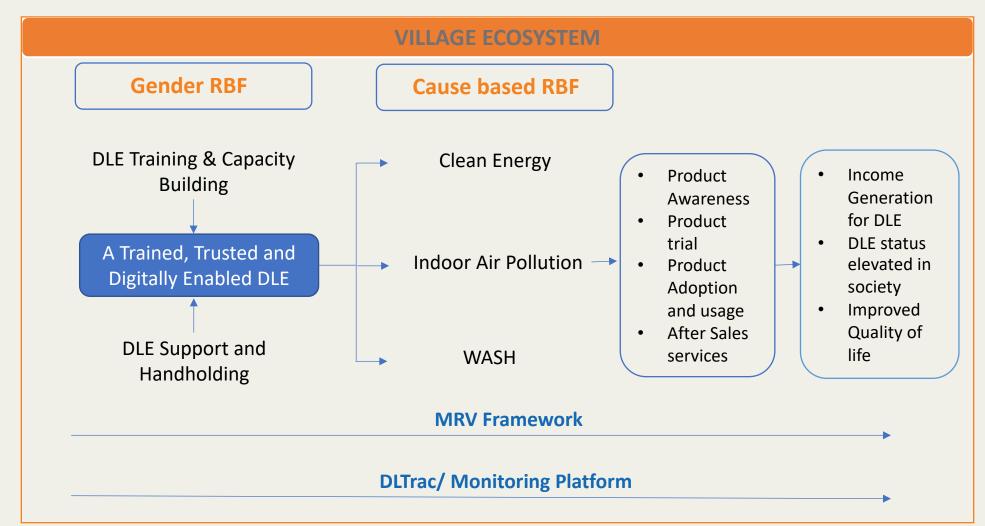
Performance Measurement

Reduces the time lag between activity execution and activity performance measurement, thereby allowing managers to take corrective actions earlier on in the programme life cycle.





Dharma Life RBF Pilot







Clean Cooking

	Awareness	Purchase	Adoption and Usage
Goal	 Target Beneficiaries (rural households especially women) made aware about: Harmful effects of IAP Available Clean Cooking Solutions 	 Beneficiaries purchase Clean Cooking device 	 Sustained usage and adoption
Measurement	 Random Sampling based digitally administered self survey through DLE - Baseline versus Endline 	 App based documentation of Sales Data filled in by DLE - DLE sale and Retailers sale 	• Endline Survey
Validation	 Audit by Call Team to randomly selected beneficiary group Or Third Party Audit 	 Audit by Call Team to randomly selected beneficiary group Audited Cash Collection Report/Bills Or Third Party Audit 	 Deploy different type of sensors to validate endline interview data Use LPG Refill Data to validate Other objective methods being validated



