

“There are hidden skills within people that we are able to ignite”: Ankur Sanghai and Henna T. of The/Nudge Institute on supporting women entrepreneurs through eyeglass sales

Rollo Romig

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Rollo Romig: Can you start by introducing yourself and your organization?

Ankur Sanghai: My name is Ankur Sanghai, and I'm heading the entrepreneur model for the Insight program at Nudge.

Henna T.: My name is Henna T., and I also work with The/Nudge Institute.

Ankur Sanghai: Initially, when we launched the eyeglasses initiative, the idea was very simple. These guys were entrepreneurs, and they would earn based on the number of glasses they sold. Maybe we might keep a small amount for the stationery and other stuff we were helping with, to cover the costs and build revenue.

 It was a very risky venture, and we did not find many people interested in taking up this risk from the get-go. The first risk was that they would have to buy the inventory themselves, whether on loan, on credit, or with their own capex [capital expenditure]. The second risk was that there was no guaranteed income. If it took them two or three months to ramp up, there was no guaranteed income for those months. It all depended on how much they sold. We could not find many people who were convinced by that arrangement.

 We decided that yes, the end goal is that people buy their own glasses, sell them, and make their own money, but at the current juncture, we simply wanted to prove the viability of the model. We devised a hybrid model that offers a fixed guaranteed salary plus an incentive. We give a fixed

salary to the entrepreneurs who come on board, and we also provide an incentive based on the number of glasses they sell per month.

The incentive is based on a threshold. Fifty is the bare minimum you have to sell within one month, so if you sell 0 to 49 pairs of glasses in a month, you get no incentive. If you sell 50 to 99 pairs, you get X amount, and if you sell 100 to 150, you get a different amount. The brackets change, with the idea being that the more you sell in a month, the more you earn, without any upper cap. On the first of the month, the clock resets. That's the model we're piloting now in both Uttar Pradesh and Tamil Nadu.

For the first three months, we have this hybrid guaranteed income plus incentive structure, but starting in the second month, we start pushing the entrepreneurs to hit a sales target. That sales number indicates that the project is becoming revenue-nurtured. Even though the income is guaranteed up through month three, we have pushed them to a level where they are achieving a sales target that is sustainable for them and keeps them in a stable state, even when there won't be any guaranteed income.

We are planning two models for months four onward. One structure is that the guaranteed income stops completely, and your income is just based on the number of glasses you sell. You get a fixed amount, so if you sell 1,000 pairs of glasses, you will make thousands of rupees.



In the second structure, we continue with the guaranteed income, but the fixed salary starts decreasing and the incentive starts increasing. If today you're getting ₹30 for selling 50 to 99 pairs of glasses, tomorrow you'll be getting ₹50 for selling the same amount. At the same time, your fixed income goes down from ₹11,000 to ₹8,000. Then, over months four, five, and six, the fixed income slowly continues to decrease until it reaches zero in the sixth month.

I'll be playing with these two structures over the next couple of months with my two cohorts to see how it goes. The long-term vision is that other organizations will come and take on this project. They can also play with these two hybrid models.

A third model, which we are trying to pursue with entrepreneurship-focused ministries and organizations, as well as philanthropic organizations and startups, is that they, themselves, can provide the initial capex, either as a soft loan or a grant. Then, we can provide skill-building in terms of sales skills, theoretical, and bio-based skills, through our partners. In that case, there won't be any guaranteed income, because now, through our partners, we are providing a capex to purchase a vehicle to purchase glasses.

In that capex determination, I've also kept a small amount for gap funding. I understand there will be three months of ramp-up, and people can't survive without any income. We want them to focus on this business only, so we offer a small amount of ₹8,000 [US\$100] to ₹10,000 per month for the first three months, which I've included as part of that loan. These are the models that we are planning to play out over the next few months.

Rollo Romig: Currently, for those first three months, what is the fixed rate income?

Ankur Sanghai: It's ₹11,000 [approximately US\$135]. That's the number we came to after iteration. I have played with different numbers between ₹5,000 to ₹13,000, and ₹11,000 was the sweet spot where we found people became interested in joining.

Rollo Romig: What did you learn these past couple of days, going out into the field, seeing the entrepreneurs working and talking to them?



Ankur Sanghai: One thing I observed, speaking to our entrepreneurs Mageshwari and Nitya, was excitement. They were both very thankful that they had gotten this opportunity. I could see a commitment in them, which made me very happy. This is likely one of several ventures they have tried; the Anganwadi workers have a guaranteed income scheme where they act as trainers, for instance. They found this opportunity to be really worthwhile, and it was interesting for me to see them so happy about it.

Nitya said that she is saving. She has ordered a bag, and she's planning to purchase a vehicle in the coming months. That showed me that she's developing an entrepreneurial mindset. She's figuring out how to do her own thing, how to build her own business. Even if we leave her on her own in a couple of months, she will be in a position where she can take up the whole project herself if I just introduce her to a glasses vendor because she is getting into that mindset.

When I saw Mageshwari, she had gotten a stamp made that has her name and phone number on it. These are small things, but they all point to that entrepreneurial mindset. They are thinking about how people will contact them, and how they will accomplish certain tasks. I saw a very positive attitude.

Henna T.: For me, this project was very new. Initially, my entrepreneurs were doubtful, and I was also very doubtful if this would be possible in the field. I was also very new to this. I didn't know what myopia even was.

Now, I see selling four pairs of glasses is achievable. There are a lot of possibilities, and we're creating women entrepreneurs. That makes me really happy.

In the last three weeks, I have not been in contact with Nitya and Mageshwari to check on how many screenings they've done, or how many glasses they've run. I don't have to pressure them. It's happening naturally. These women are very hardworking, and they are able to understand the models and how the pay structures shift really well.

It took me one month to reach these women. I've seen many women because SHGs [Self-Help Groups] are everywhere. In every panchayat you visit, there are 20-30 SHGs. Although SHG women are very active, not everybody will have their own entrepreneurs.

Rollo Romig: The SHGs seem like a very powerful resource.

Ankur Sanghai: Yes. I was pushing Mageshwari a bit on that yesterday asking, Where can I find SHGs? Those clusters are breeding grounds for the type of people we are seeking.



Nithya is a general entrepreneur today. She joined in June, and during the first month, her performance was not that good. Now, in her second month, it has become very stable. We came

up with the goal of selling four pairs each day because at four glasses for ₹300 each, these ladies will be able to earn ₹15,000 to ₹17,000 per month after their expenses. That's a very good wage in this part of the region. That's why we have been pushing them for four. It's very good to see that they have been hitting that number in a very stable manner in the month of July, which is their second month.

Rollo Romig: Any other thoughts from the past couple of days' observations?

Ankur Sanghai: Yes. When we first started this project, the main focus was correcting presbyopia, because that's the mandate of the project. Yes are making people earn a livelihood, but creating entrepreneurs was not the primary objective of the project. When we spoke to [one of our entrepreneurs], we learned that she was in this dire financial situation. Now, after this project, she's in a better place. There was this skill set within her, whether you call it an entrepreneurship skill set or a sales skill set, which we ignited. The same goes for Nithya. She was not doing great sales, but somehow, we have been able to help her achieve a high skill level. Today, she sounded so confident saying, If I have a vehicle, I will probably exceed four.

It makes me proud that we can inspire people to get into the entrepreneur bandwagon, which is work at your own time, work at your own comfort. At the same time, there are hidden skills within people that we are able to ignite.

People can be taught, and they can achieve targets.

Rollo Romig: Thank you so much for your time and your insights.

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*Rollo Romig is the manager of Solutions Insights Lab. He is the author of *I Am on the Hit List: A Journalist's Murder and the Rise of Autocracy in India*, which was named a finalist for the Pulitzer Prize.*

** This interview has been edited and condensed.*