

Entrepreneurial Empowerment Support for 'My Pad My Right' Initiative in Goa

Goa Institute of Management

आर्थिक विश्लेषण एवं अनुसंधान विभाग

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ENTREPRENEURIAL EMPOWERMENT SUPPORT FOR MY PAD MY RIGHT INITIATIVE IN GOA (FUNDED BY NABARD)

FINAL REPORT



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About NABARD Research Study Series

The NABARD Research Study Series has been started to enable wider dissemination of research conducted/sponsored by NABARD on the thrust areas of Agriculture and Rural Development among researchers and stakeholders. The study on *‘Entrepreneurial Empowerment Support for My Pad My Right Initiative in Goa’* completed by Goa Institute of Management is the twenty-ninth in the series. The list of studies in the series is given at the end of this report.

Sustainable menstrual hygiene remains a big challenge in India with one-third of the menstruating women still using old cloth and rags as menstrual product. Though adoption of healthy menstrual product is doubling every five years, it is also causing ecological damage. ‘My Pad My Right’ is a pan India initiative being implemented by NABFOUNDATION, a wholly owned subsidiary of NABARD, wherein sustainable livelihood opportunities is being provided to over 14,700 rural women by enabling them to locally produce and sell biodegradable pads. Through the programme, women will get to earn a living while also taking care of basic menstrual hygiene.

This study aims to garner holistic understanding on promoting biodegradable sanitary pads in Goa by studying consumer requirements among female population of menstrual age. The study report provides comprehensive data on extant menstrual hygiene practices and indicates consumer preferences if they were to change to alternate products, the knowledge of which could be effectively leveraged to formulate demographic-based marketing strategies for promoting biodegradable pads in Goa.

Hope this and other reports we are sharing would make a good reading and help generate debate on issues of policy relevance. Let us know your feedback.

Dr. KJS Satyasai
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List of Acronyms

1. NABARD - National Bank for Agriculture and Rural Development
2. DEAR – Department of Economic Analysis and Research
3. SHGs – Self Help Groups
4. NGO - Non-governmental organization
5. FOGSI - The Federation of Obstetric and Gynaecological Societies of India
6. GCCI - Goa Chamber of Commerce & Industry
7. PAN - Presence Across Nation
8. MPMR - My Pad My Right
9. RO - Research Only
10. SDG - Sustainable Developmental Goals
11. MHM - Menstrual Hygiene Management
12. DFAD - Department of Foreign Affairs, Trade and Development
13. UNICEF - United Nations Children's Fund
14. PATH – Program Appropriate Technology in Health
15. ICAR - Indian Council of Agricultural Research
16. DDM - District Development Managers
17. VLE - Village Level Enterprise
18. CSCS – Common Service Centres Schemes
19. MRP - Maximum Retail Price
20. L – Large
21. XL – Extra Large
22. GHS – Government High School
23. ATMA - Agriculture Technology Management Agency
24. TV - Television
25. PHC – Primary Health Centre
26. GIM – Goa Institute of Management.
26. GIM – Goa Institute of Management
27. MNC - Multinational corporation
28. CSR - Corporate social responsibility
29. PPT – PowerPoint Presentation
30. DRDA - District Rural Development Agency
31. MoU - Memorandum of Understanding
32. AIMA - All India Management Association

EXECUTIVE SUMMARY

My Pad My Right (MPMR) initiative is a PAN India Initiative to provide sustainable livelihood to nearly 15,000 rural women residing in Indian villages by enabling them to locally produce and sell biodegradable pads. My Pad My Right (MPMR) initiative is implemented by government-owned National Bank for Agriculture and Rural Development (NABARD) via its wholly owned subsidiary and an in-house extension NAB FOUNDATION. NABARD as a sole funding agency of the project is also responsible for selecting and training suitable self-help groups (SHGs) for this project and help them avail of a rented space, proper machinery and the raw materials.

In order to gather holistic understanding on promoting biodegradable sanitary pads in Goa, a study, titled “Entrepreneurial Empowerment support for My Pad My Right (MPMR) initiative in Goa” was undertaken by Goa Institute of Management with funding support from NABARD. The study had three broad research objectives:

- To study consumer requirements (extant menstrual hygiene practices and preferences for alternative menstrual products) among female population of menstrual age in Goa
- To generate an overview of key entrepreneurial challenges faced by Goan SHGs
- To suggest workable marketing strategies and entrepreneurial financing models suitable to Goan SHGs from other contexts

The project has over achieved its target by a) including 1249 respondents as against the target of collecting data from 1000 respondents in understanding consumer perspective and b) including subject matter experts and individual women entrepreneurs in addition to SHG stakeholders in understanding entrepreneurial challenges and opportunities. 811 respondents replied to this survey in online mode and almost 438 women replied to offline survey. The data was collected by personally going to different places like from colleges & schools 720 responses were collected (North Goa – 564 & South Goa – 156) and 529 responses were

collected from general public. Key stakeholders such as gynaecologists, management researchers and women entrepreneurs and NABARD officials were also interviewed to gather diverse perspectives in this domain, apart from the self-help group members who were directly involved in biodegradable pads manufacturing and promotion.

Currently biodegradable pad packets are manufactured in Goa are sold in the range of Rs. 30 to Rs. 54 and MPMR pads are priced around Rs. 40/packet for a packet containing 8 pads. Nearly half of our respondents suggested that they were fine with a price range of Rs. 40-65 indicating that there is no need for slashing prices while promoting these pads among those who are already using commercial pads. At the outset, majority of the rural consumers of menstrual age acknowledged that they still use old cloth for menstrual hygiene and do not buy pads from outside. Only 10-20% rural women and their daughters use non-biodegradable pads supplied at Anganwadis and the rest relied on clothes. Hence, switching these rural consumers to these biodegradable pads would require substantial focus on offline educational campaigns, which are currently not undertaken by SHGs.

More than 78% of our respondents were well educated and half of our respondents were young women/girls of age group 15-25 years with sufficient exposure to electronic and social media. Despite this, it was observed that nearly 80% of the respondents failed to recognise brands of biodegradable pads demonstrating lack of awareness about such products. Surprisingly, the choice of menstrual product is mostly driven by the recommendations from trusted friend and family members and less from commercial advertisements shown in TV and other medias. This indicates that when it comes to decision of purchasing intimate product like menstrual pads, Goan women and girls value word of mouth higher than social media in contrast to the interpretation of the SHG members. Another astonishing factor was that more than half of the respondents were either neutral or fine with switching to non-branded menstrual products. This means that competing against branded menstrual products should not be challenge for SHG-manufactured biodegradable pads if right

marketing strategy is adopted. The main three product attributes causing switching to alternative menstrual product were skin inflection and leakage. Top three attributes highly valued by Goan consumers while choosing menstrual product are quality of absorption (38%), softness (30%) and duration of usage (14%). Hence, we recommend that quality improvement and marketing communication strategies should take care of these aspects.

Though it was not the objective of the study, the research team managed to connect the SHGs with the gynaecologists of Goa (180 registered members of FOGSI). This link has helped in generating steady demand for biodegradable pads manufactured by the SHGs. Additionally, the study report has provided specific recommendations to create strong women entrepreneurship eco-system and to design comprehensive capacity building programs. We suggest that adopting hybrid financing and hybrid marketing strategies would help this initiative tremendously in promoting these sustainable menstrual products as observed in other social/sustainable entrepreneurial models. These specific strategies for strengthening scalable and sustainable model of eco-friendly pads manufacturing have been drawn from expert interviews and by studying successful models.

The study provides a comprehensive data on extant menstrual hygiene practices and indicates consumer preferences if they were to change to alternative products. This knowledge base could be effectively leveraged to formulate the demographic-based marketing strategies for promoting biodegradable pads in Goa. It could also be more effectively extended to other sustainable products marketed by NABARD or SHGs. We have named a number of key stakeholders who have necessary competency and willingness to help NABARD in specific activities such as - selecting right SHGs for extending their grant, training and evaluating them, thereby in making MPMR project successful in Goa. With these inputs we hope that NABARD's MPMR project would witness substantial success in future.

INTRODUCTION

Background of the study

Sustainable menstrual hygiene remains a big challenge in India with one-third of the menstruating women still using old cloth and rags as menstrual product. Though adoption of healthy menstrual product is doubling every five years, it is also causing ecological damage as annually 2 billion bio degradable plastic-based sanitary pads reach the landfillsⁱ. Luckily the increasing thrust on sustainable developmental Goal at global level has led to higher awareness around biodegradable sanitary pads.

The biodegradable pads are made up of raw materials such as bamboo fiber, banana fiber, corn starch, water hyacinth or cotton, which avoid health risks posed by carcinogenic raw materials and chemical manufacturing process, they have higher health benefits. They also have ecological benefits as most of them decompose within 6 to 8 months. In India the government schemes such as national hygiene mission and make in India were the propelling factors behind a new initiative “My Pad My Right (MPMR)” initiative, an initiative that promotes biodegradable sanitary pads.

NABARD and My Pad My Right (MPMR)

My Pad My Right (MPMR) Initiative is a PAN India Initiative to provide sustainable livelihood to nearly 15,000 rural women residing in Indian villages by enabling them to locally produce and sell biodegradable pads. This initiative has two pronged benefits: First, it has health benefits for urban and rural women alike, who are otherwise prone to health risks posed by using either old clothes or plastic-based menstrual pads. Second, with rural women self-help groups (SHGs) being prominent producers of biodegradable pads the socio-economic benefits for the society would be immense.

My Pad My Right (MPMR) Initiative is implemented by government-owned National Bank for Agriculture and Rural Development (NABARD) via its wholly owned subsidiary and an in-house extension NAB FOUNDATION. NABARD as a sole funding agency of the project is also responsible for selecting and training suitable SHGs for this project and help them avail of a rented space, proper

machinery and the raw materials. My Pad My Right (MPMR) initiative in its early phase selected one SHG in each district for implementing the programme across 34 districts of the country with support of Jayashree Industries. Jayashree Industries, founded by Arunachalam Muruganantham, the “Pad Man” of India provides the biodegradable pads making machine and imparts necessary training to SHGs. Wherever possible, a local Nongovernmental organization (NGO) has been leveraged to provide support in implementing the project. In Goa, Muktai Self Help group in Valpoi, North Goa was selected for the project implementation in April 2021.

Objectives of the study

In order to ensure the successful implementation of the MPMR project Goa Institute of Management (GIM) was asked to conduct a research. The primary aim of the study was to provide entrepreneurial empowerment support to SHGs engaging in biodegradable sanitary pads manufacturing in Goa.

The study commenced with three broad research objectives (ROs) apart from its publication focus:

RO1: To study consumer requirements (extant menstrual hygiene practices and preferences for alternative menstrual products) among female population of menstrual age in Goa

RO2: To generate an overview of key entrepreneurial challenges faced by Goan SHGs

RO3: To suggest workable marketing strategies and entrepreneurial financing models suitable to Goan SHGs from other contexts

Research Methodology

In order to accomplish its broader aim of providing entrepreneurially empowerment support to MPMR the following research methodology was followed:

1. Literature review – Learning about current menstrual hygiene practices of Goa’s girls and women of menstrual age (RO1), key entrepreneurial challenges encountered in biodegradable pads manufacturing and promoting

(RO2) and other entrepreneurial models in Indian context through research articles, news and reports submitted by government and credible NGOs.

2. Qualitative study (Interviews) – To understand current consumer requirements (RO1) and key entrepreneurial challenges (RO2) faced by SHGs of Goa by in-depth interviews of selected SHG members, consumers (rural women, contractual workers and girls of schools and colleges) and other related stakeholders.
3. Quantitative (Online and offline surveys) - to understand the specific menstrual hygiene practices among women and young girls of Goa and their preferences for alternative menstrual products (RO1) to come up with specific aspects aiding promotion of biodegradable pads.

Using all of the above three steps the study aimed to suggest workable strategies (RO3) for Goan SHGs engaged in biodegradable sanitary pads.

LITERATURE REVIEW

An exhaustive literature review was conducted using research articles, news articles and reports published by various governmental and non-governmental and trans-governmental bodies to learn about menstrual hygiene practices (RO1), key consumer and entrepreneurial challenges related to sustainable menstrual products (RO1, RO2) and other entrepreneurial models (RO3) in Indian context. The global market research reports indicate that the size of the biodegradable sanitary napkin market at global level is estimated to be US\$ 1366.1 Millionⁱⁱ. This market is further expected to grow exponentially by 22.8% due to increased thrust on Sustainable developmental Goals (SDG). In India the menstrual hygiene products market was valued at Rs. 25.02 Billion in 2018 and was expected to grow at the rate of 15% for next five yearsⁱⁱⁱ. Indian sanitary pads market is dominated by American companies. Whisper (by Procter & Gamble) holds more than half of the market share (51.42%), followed by its close competitor Stayfree (owned by Johnson and Johnson at 28%) and then rest of the brands ^{iii,iv} (Kotex, Bella, Sofy etc).

Though small in comparison to this (\$10 Million in 2020), experts predict that biodegradable pads market will steadily grow at 33%^v. However, our literature

review highlighted that there is dearth of research about eco-friendly menstrual health management in India (Zaidi et al, 2015; Kavitha & Yashoda, 2020) which makes it difficult for the locally manufacturers to leverage the growth.

Consumer related challenges

A study conducted on Menstrual Hygiene Management (MHM) in 2015 highlights the need for promoting biodegradable pads in India as few of these products are still in experimental stage. This study (Zaidi et al, 2015) was funded by Department of Foreign Affairs, Trade and Development (DFAD), Government of Canada through UNICEF grant and was conducted among school-going female students of 3 states - Maharashtra, Chhattisgarh and Tamil Nadu.

Tamil Nadu was the first Indian state to implement free sanitary napkin distribution since 2004^{vi}. However noble the public-funded distribution initiative may sound, another dark side of it is unearthed by a study^{vii} conducted by an international non-profit organization, PATH. This study revealed that women of Tamil Nadu placed these synthetic pads in a plastic bag and disposed them near water bodies. It is disheartening to note that one sanitary pad could take 500 to 800 years to decompose^{viii} and the big brands of commercial sanitary pad manufacturing have not taken any ownership in research and development of bio-degradable sanitary pads.

A study funded by - Indian Council of Agricultural Research (**ICAR**) (Kavitha and Yashoda, 2020) assessed the MHM among adolescent girls of rural Telangana and reported that menstrual hygiene was unsatisfactory among young girls. Though this study notes that 86% percent of them have migrated away from cloth-based pads, significant proportion of them had no knowledge about the environmental impact caused by improper disposal mechanisms. As these aforementioned studies suggest there is urgent need for research about promoting eco-friendly and effective menstrual health management among Indian consumers.

Entrepreneurial challenges

In 2020, news reports highlighted that even when government announced to sell biodegradable pads at a nominal cost of Re.1 three states recorded zero sales^{ix}-

Tripura, Manipura and Goa. Dr. Surbhi Singh, Founder & President, Sachhi Saheli, an NGO noted that “Advertisements on bus and Facebook and Twitter are of no use as we need to ensure that the person selling these napkins creates a safe space that empowers the women to go and buy, especially when it comes to rural areas”. This Indicates that biodegradable pad promotion needs innovative marketing strategies to connect with their consumers.

A recent study on a biodegradable sanitary pad (Tudu, 2019) notes the marketing challenges of such pads as Indian consumers are price sensitive. The higher price of the product (it costs 2.5 times more than widely used commercial pads) had restricted its distribution through internet-based marketing only. In similar lines another study (Achuthan, 2021) notes that pricing can influence both feasibility and acceptability of biodegradable pads. Both these studies suggest the need for research around good marketing mix and entrepreneurial knowledge for biodegradable sanitary pads. Though ICMR has been conducting a study on cost-effective biodegradable pads since last 4 years, it has largely focus on scientific accreditation^x and quality of the product than the after-production challenges.

The above literature review suggests that there is need for research to identify the right marketing mix and entrepreneurial strategies when it comes to promoting eco-friendly sanitary pads. Further, in order to enable the sustainable management of such initiative by rural women led self-help groups we need a contextualized study, which will be the focus of this study.

Survey Design

In depth literature review was conducted to design the instrument for quantitative data collection from the consumers to understand current menstrual hygiene practices and to understand their preferences in switching to alternatives such as biodegradable sanitary pads. High-quality evidence is needed to inform policies and programmes aiming to improve menstrual health through biodegradable pads. Hence, we took a note of extant studies conducted in Goa in this domain. We noted that a large number of studies conducted in Goa have focused on school and college students (Kalyani et al., 2019; Patel et al, 2019; D’mello et al, 2019). This made us

aware that in order to accomplish the MPMR project objective i.e. to enhance menstrual health among urban and rural women alike we need to have substantial proportion of rural women in our sample. This would address the current evidence gaps in understanding consumer preferences from rural women segment.

Further, we also noted that these studies had captured only clinical aspects when it comes to understanding current menstrual practices. However, in order to promote alternative menstrual products, the much-needed knowledge about other 3 Ps of marketing - place, price and promotion – were lacking in these studies. Hence, we needed comprehensive and comparable measures to capture the information in three categories (1) General demographic factors and menstrual health product preferences (2) Awareness about the biodegradable pads and (3) past knowledge as well as specific preferences towards biodegradable pads.

QUALITATIVE STUDY

To understand current consumer requirements (RO1) and key challenges faced by SHGs of Goa (RO2) we relied on interview and group discussion method. In order to gather holistic perspective of challenges in adopting and promoting biodegradable sanitary pads following diverse group of stakeholders were interviewed. Interviews were of 30 to 60 minutes range and wherever needed follow-up interviews were also conducted.

Table 1: Details of Interview Respondents

| Sl. No | Category | No. of Interviews |
|--------|---|--|
| 1. | Self-help group members (self-employed women groups) | 2 groups (8 to 30 women) [#] + 2* |
| 2. | Rural women (consumers) | 70 (groups of 5-6 women) [#] + 2* |
| 3. | Key stakeholder group 1 - Goa's Women Entrepreneurs | 3 |
| 4. | Key stakeholder group 2 -NABARD officials | 3 |
| 5. | Key stakeholder group 3 -Subject Matter Experts – Management Researchers in this domain | 2 |
| 6. | Key stakeholder group 4 - Subject Matter Experts – Lady Physician and Gynaecologists | 3 |

Group Interviews

* Follow-up interviews conducted

Two SHGs were selected for the qualitative study – Saheli SHG located at Piligaon, Bicholim and Muktai SHG located at Brahmakarmali, Valpoi. Saheli SHG has been engaged in biodegradable sanitary napkin manufacturing since 2015 without any external support. Muktai SHG engaged in biodegradable sanitary napkin manufacturing in 2021 after NABARD Goa chose them for their My Pad My Right (MPMR) Initiative phase 1 implementation.

Seventy women residing in nearby villages Sanquelim and Poriem and working in various contractual jobs (gardener, security guards, and house-keeping staffs) were contacted through two offline menstrual hygiene sessions organized at campus of

Goa Institute of Management, Sanquelim. The purpose of the session was to conduct group interviews to understand current menstrual hygiene practices among Goa's rural women and to create awareness about biodegradable sanitary napkins. Further, four groups of key stakeholders were contacted to gather diverse perspectives on entrepreneurial challenges (as only two SHGs were available for entrepreneurial sample)

Key Stakeholders group 1 (women Entrepreneurs): Three individual women entrepreneurs were interviewed for gathering understanding of general entrepreneurial challenges and for strengthening ecosystem for SHG entrepreneurship. Each of them offered unique insights owing to their diverse backgrounds - 1) a woman entrepreneur involved in biodegradable manufacturing at Goa, 2) a woman entrepreneur managing a network of 1000+ women entrepreneurs across nation and had worked closely with SHGs 3) a woman entrepreneur who closely connected with women wing of Goa Chamber of Commerce and Industries (GCCCI) and other NGOs of Goa

Key Stakeholders group 2 (NABARD): Three key people from the funding agencies shared their views during meetings and individual interviews. Mrs. Usha Ramesh, Chief General Manager, Mrs. Maya Deshpande, Assistant General Manager and Mr. Sushil Nayak, District Development manager of NABARD Goa were the representatives of NABARD who participated in meetings. Additionally, Mr. Sushil Naik, representing NABARD- MPMR project in Goa elaborated on his understanding of challenges faced by Goan SHGs during an interview conducted at GIM campus.

Key Stakeholders group 3 (Management Researchers): Two researchers were contacted due to their domain knowledge. One researcher had in-depth understanding of consumer challenges due to her past research on women who wanted to adopt biodegradable sanitary pads. Another researcher had extensive research experience in developmental projects and through knowledge on challenges faced by SHGs.

Key Stakeholders Group 4 (Medical professionals of Goa): One lady physician and two gynaecologists representing Federation of Obstetric and Gynaecological Societies of India (FOGSI)) were also interviewed to understand common challenges faced by Goan Women of menstrual age. These professionals provided suggestions on menstrual health campaign designing.

Field Visit -Muktai SHG, Brahma Karmali, Valpoi



Figure 1: Banner of Muktai SHG



Figure 2: Comparing of Menstrual Product Range, Muktai SHG

Background of Muktai SHG:

Muktai SHG has 6 active members and is managed by Mrs. Pranali Gadgil. It is located in Brahma Kramali, near Valpoi the taluka headquarters of Sattari. Muktai Mahila Self Help Group has Pranali Gadgil as the president with Sanjana Sawant, Tanuja Sawant, Chaya Gaonkar, Pratima Pingulkar, Ujwala Gaonkar, Roshan Gade and Shanti Wankar on the board with Supriya as the secretary. The members are 25-35 years old and their educational background varies from 10th standard to graduate level. The group came into being on February 20, 2018.

Product details

1. Biodegradable pad manufacturing under Stree Swabhiman project: Muktai SHG happens to be the first Village Level Enterprise (VLE) to run the project 'Stree Swabhiman' in Goa. Stree Swabhiman initiative is part of the Common Service Centres Schemes (CSCS) launched by the Ministry of Electronics and Information Technology, Government of India in 2018. Two of the SHG members have invested totally Rs. 300000 in this machine

(1,50,000 each). Under this project they were able to manufacture 300 pads/day to be sold at an MRP of Rs. 65. These pads come at two sizes 260 mm & 280 mm (size L & XL) and have wings. These pads were sold at Lokotsav, nearby pharmacies, Bhagayatdar Markets and 5 schools (GHS Valpoi, Navodaya, Sreeram High School). They sell at Rs. 40 to Bhagayatdar super markets which sells it at Rs.55 and the demand is 12 packets per year steadily since 2018. The Borkar store of Madgaon has purchased 100 packets twice, but after that no fresh demands have come. Though the SHG distributed free sample to local schools they haven't received orders from them. As of now, the SHG has not been able to generate any profits from this product. Other than this they have other products and services as well, details of which are given below.

2. Poly house under Swayampurna Goem project – With help from Agriculture Technology Management Agency (ATMA) and National Bank for Agriculture and Rural Development (NABARD) Muktai SHG has setup a poly house where chilly, tomato and marigold are grown. This unit was setup at a cost of 20:80 basic wherein the members contributed 70,000 and NABARD contributed the rest of the amount. The seeds are supplied to them from agriculture dept and the saplings are purchased back for distribution among farmers. The marigold is either supplied directly to vendors at Rs. 100/kg or collected from local market vendors at Rs. 50/kg. Overall this business has been profitable. The agriculture dept officials pay visit to SHG at least 4-5 times a year and guide them via helpline too.
3. Recreation centre for senior citizens – The SHG owns a facility which is used as recreation centre for elderly people of villages. It has TV and some entertainment devices, connection with local PHC to facilitate regular services to senior citizens.

Involvement in My Pad My Right (MPMR) initiative

Pranali's interest in biodegradable pads manufacturing sparked after she watched a YouTube video of Mahesh Khandelwal. She even went to Mathura to see his

machine but because of the cost factor she could not buy it. Later she also checked with Amaf enterprises Mumbai. However, nothing materialized until they came across CSC scheme. Based on Muktai SHG's involvement in CSC scheme NABARD provided them the grant to set up the sanitary pads manufacturing unit under MPMR initiative. Muktai SHG received a training from Tamil Nadu based Jayashree Industries in April -May who also set up the machine at their place. Following this training, pads were manufactured during June-July. Currently Muktai SHG has 415 pads manufactured which are waiting to be marketed.

Muktai SHG has separate and spacious infrastructure unlike most other SHGs which are managed from members' houses. One of the challenges discussed by Pranali was with respect to middle men who supply sanitary napkins for National menstrual hygiene scheme by procuring it local SHGs.

Another prominent challenge we observed in promoting MPMR pads is with respect to market cannibalization. Muktai SHG is already producing another biodegradable pad range under CSC scheme. This is relatively less costly, has better features (thin and has wings) and easier to manufacture. Hence, marketing MPMR pads was less appealing for these women members as well as their consumers. However, currently both biodegradable pads are not struggling to reach break-even point.

Field Visit - Saheli SHG, Piligaon, Bicholim



Figure 3: Jayashree Parmar, Saheli SHG



Figure 4: Comparing the Menstrual Product Range, Saheli SHG



Figure 5: Awards of Jayashree Parmar, Saheli SHG



Figure 6: Saheli Self Help Group Press Coverage



Figure 7: Certificate of Appreciation, Saheli SHG

Background of Saheli SHG

Saheli SHG is managed by Jayashree Parwar of Piligao Village. The women of this group have good credit history reflecting in their past loans and are well connected with other nearby SHGs. There has been active sharing of information about market and funding among these groups. Jayashree Parwar has gained good reputation among these women and other SHGs because of the numerous accolades she has gathered in Goa, Delhi and Maharashtra.

Product Details

Saheli SHG members manufacture and sell a range of products such as pickles, papad, cloth masks, bags, purses and children's gown at reasonable profits. They have good mechanism of recruiting and capacity building leveraging on their social embeddedness in the context. The members keep track of new bride entering the

village, identify her unique skills (such as pickle making, stitching, cooking biryani/similar items for special events etc) and persuade her to become member of the group. The new member then heads this product manufacturing and development with the help of other members in acquiring loans and marketing them and by training other members on these skills. Members actively promote their product in exhibitions in Goa (such as Lokotsav) and exhibitions conducted in Gujarat, Maharashtra and Delhi.

Saheli SHG was the first SHG to start biodegradable pads manufacturing in Goa in 2015. MPMR project is associated with Teerathan Enterprises, a Tamil Nadu based organization to install the biodegradable pads manufacturing unit at the SHGs, and to train and support women entrepreneurs on manufacturing and marketing process. Jayashree was the only woman to take help from this organization when they had approached the federation of 48 SHGs to promote biodegradable pads manufacturing in Goa. She had also taken help from Goa Institute of Management and the officials of Swachh Bharat Mission, Urban Development Department, and Government of Goa to promote this product. Technically though Saheli SHG is not part of MPMR project yet, Jayashree's SHG has been promoting same product and has reported higher sale in locations outside Goa – Hyderabad, Gujarat, Punjab and Maharashtra using their YouTube video, Facebook page and direct contacts.

Three challenges were reported by Saheli SHG members in promoting the biodegradable pads manufacturing and marketing. First was with respect to procuring raw materials. Due to unsteady demand the procuring cost always has remained high and specifically, during Covid19 surge, procurement halted completely due to lockdowns and restrictions. Second was with respect to quality certification and capacity building. Though this SHG also had engaged in online selling through Amazon website, the product was taken down following complaints related to quality. "It is difficult to maintain same quality as new comers join and get trained on ad-hoc basis" says Jayashree. Despite generating fresh order of 10,000 packs per month with the help of GIM students the SHG could manufacture 100 pads per day due to both these challenges.

Another challenge for Saheli SHG is how parallel employment has threatened the self-employment model. After failing to generate break even through her own efforts for five years, Jayashree started to produce biodegradable pads for another entrepreneur. She and some of her other members are now employed for a fixed wage by a company which is promoting and selling biodegradable pads on the behalf of SHGs. This not-for-profit organization is employing women SHGs of Jodhpur and Goa under their banner.

Menstrual hygiene campaigns for rural women and contractual workers

Two menstrual hygiene campaigns were conducted at GIM campus for rural women and contractual workers. The purpose of the campaign was to understand consumer challenges in adopting biodegradable sanitary pads in rural settings. Totally 70 participants attended in two batches of 32 and 38 respectively.

The campaigns aimed at educating the participants about menstrual hygiene, get an understanding about their current menstrual hygiene practices and enrich their views on various alternatives hygienic products. In-house physician Dr. Archana Kamat and Dr. Mithun Mahatme, Secretary, FOGSI, Panjim. were invited as resource persons to educate the ladies about relevance of menstrual health management. The women filled the survey forms which provided insights on current menstrual hygiene practice and shared their views in groups. Individual follow-up interviews conducted later with few of these ladies.

Discussion with other stakeholders

In addition to the interviews of SHGs and consumers, we gathered information from following key stakeholder groups to create a holistic perspective around entrepreneurial and consumer challenges in biodegradable sanitary pad promotion/adoption. All these interviews ranged from 45 minutes to 90 minutes.

NABARD Officials

Our interactions with NABARD officials started even before the project proposal could be submitted. Couple of meetings were held with Mrs. Usha Ramesh, Chief

General Manager, Mrs. Maya Deshpande, Assistant General Manager and Mr. Sushil Nayak, District Development manager of NABARD Goa to gather details about MPMR projects and specific challenges of Goa's SHGs. Mrs. Usha Ramesh highlighted how SHGs of Goa had great potential with range of product offerings as unique as Kudumbi/Kunbi handloom products, processed jackfruit products etc. Mrs. Maya Deshpande and Mrs. Usha Ramesh shared their own experiences as how having high-quality sustainable menstrual products at affordable and accessible way can help women from educated backgrounds to switch to them.

Mr. Sushil Naik, District Development Manager- South Goa and in-charge of MPMR project in Goa shed light on various aspects related to funding and capacity building among SHGs of Goa. He has been actively involved with Muktai SHG and explained how the SHG could benefit from large scale pads manufacturing. The MPMR project document containing specific objectives and additional operational details, cost structure of sanitary pads manufacturing and training manuals were obtained to understand the current status of the project and future aims in detail.

Management Researchers

Dr. Annapurna Neti, Azim Premji University who has worked with Small Industries Development Bank of India and has been a consultant to multiple organizations in the development sector. Dr. Neti highlighted challenges faced by women of SHGs in starting and managing small scale businesses and offered valuable suggestions in areas of capacity building and funding.

Another expert, Dr. N Meenakshi, Associate Professor, International Management Institute New Delhi has conducted qualitative research on urban women facing challenges in adopting sustainable menstrual products. She highlighted that despite awareness, social stigma could prevent adoption of sustainable menstrual pads and offered how various stakeholders such as community, government and NGOs should be actively involved in promoting such products.

Women Entrepreneurs

Ria Patil Chandray is an ambassador for Nirmal Raksha Abhiyan and founder of Gia Industries, a local small enterprise that produces high-quality, biodegradable

sanitary pads, named Josa pads. She shed light on various challenges in applying to government schemes and marketing. Josa pads, had managed to manufacture 10,00,000 pads in Goa in 5 months during Nov 2020-March 2021 using fully automatic machines. They have acquired all necessary quality certifications and have sold most of their pads at elite super bazars of Goa such as Delfinos, Magsons and DG Mart etc and distributed at schools with sponsorship support from Rotary Club. On the other hand, both Muktai as well as Saheli SHGs were struggling to generate and maintain demand due to quality issues.

Siya Shaikh, founder of Go Womania, heads a network of 7500 women entrepreneurs all over India. Siya has travelled to interiors of Goa since 2017 and is has worked closely with many women SHGs of Goa. She highlighted how women SHGs struggle to sustain despite their initial aspirations. As a leader of women entrepreneurs' association, she stressed how low education and rural background of Goan women SHGs has held them back from tapping markets and funding sources. She also highlighted the extensive need for mentoring and highlighted how creating strong ecosystem links can help a woman entrepreneur to financially sustain and in increasing the reach of products and services at national level.

Further, another woman entrepreneur Vrushali Parsekar, proprietor of Happy Investments, Goa was included in our sample as representative of Goa Chamber of Commerce and Industry (GCCCI), Goa. She has been part of Women's Facilitation Council (Help Desk for women entrepreneurs), an initiative of the women's wing of GCCCI. She spoke about a number of government schemes for women entrepreneurs and her personal willingness and passion to help these women SHGs. For instance, she talked about the festivals and trade fairs where the SHGs could avail retail spaces, linking SHG women with other women members of GCCCI for better marketing and mentoring help and also about offering her own shop space for these SHGs for limited period for free of cost. Additionally, with her own expertise in financial planning she assured to mentor SHG women on financial planning.

Federation of Obstetric and Gynaecological Societies of India (FOGSI)

FOGSI is functional in Goa since 1965 and has close to 180 registered gynaecologists in Goa. The two chapters of FOGSI, Goa are conducting menstrual hygiene campaigns in local schools and colleges regularly. It was suggested during the interviews that linking FOGSI with the SHGs could have three benefits – First, the experts of FOGSI could aid the promotion the biodegradable pads. Second, these gynaecologists could also be resource persons for the SHG training modules. Third, as FOGSI is aiming to promote sustainable menstrual hygiene practices NABARD funded MPMR project could offer apt socially responsibly localized solution. Multiple rounds of discussions were held with Dr. Manjusha Jindal, retired professor of Goa Medical College and a representative of FOGSI, Panjim, Dr. Shailesh Kamat, President, FOGSI, Panjim and Dr. Mithun Mahatme, Secretary, FOGSI, Panjim. They have expressed their interest in promoting biodegradable pads among their patients and the Goan public schools where they hold annual menstrual health campaigns. Dr. Mahatme also provided additional inputs in creating menstrual hygiene campaign materials and survey forms (attached in appendix).

Findings

Common entrepreneurial Challenges

Both SHGs that we interviewed self-sustained through other products and services, but struggled to generate break even by selling biodegradable pads of MPMR project.

Misinterpreted SHG concept

Both SHGs worked on Employee-employer model, wherein one or two members (normally president and secretary) invested money and employed other members on ad-hoc basis. Patriarchy in decision making was evident as the more decisions were made in presence of husbands of presidents than in presence of women members alone.

Absence of Capacity building

SHGs were trained on technicalities of biodegradable pads manufacturing by Jayashree Industries, Tamil Nadu when they initially took up the pads manufacturing. Apart from this no other training has been imparted. Though NABARD's MPMR phase 1 document states need for entrepreneurial training no training was imparted on clear strategies of marketing, break-even generation and quality aspects. According to the SHGs, as of now NGOs are not involved in capacity building.

Financial aspects

- Pricing - Currently biodegradable pad packets are manufactured in Goa are sold in the range of Rs. 30 to Rs. 54. Each packet roughly has 6 to 8 pads in them and variation in prices are found depending on the additional feature (with or without wings) and size of the pad. MPMR pads are priced around Rs. 40/packet for a packet containing 8 pads.
- Cost structure: Costs of manufacturing biodegradable pads varied across SHGs, thereby influencing the overall profit. For instance – Muktai SHG reported that manufacturing Stree Swabhimani pads costs them Rs. 3.50/ pad while MPMR pad costs at same manufacturing unit were Rs.5.50/pad. However, similar pads when manufactured by a SHG at Piligao (these are not MPMR pads, but are trained by same entrepreneur, Arunachalam Murugantham) reported to have low unit costs due to bulk ordering of raw materials.

Marketing Channels and Demand

There has been huge variation in demand among the biodegradable pads manufactured in Goa among different manufacturers. While few dynamic entrepreneurs (Saheli SHG and Josa pads) catered to needs of elite segment through online selling and marketing at premium super bazars others (Muktai SHG) restricted to selling at Bhagayatdar markets and on fulfilling ad-hoc requirements generated through direct contacts. Poor demand for pads manufactured by SHGs is also linked with lack of quality certifications.

Weak Eco system

Despite presence of good government schemes to promote sanitary pads usage no self-help groups are able to capture this demand. Role of well-connected middlemen and fierce competition from big firms seems to hinder growth of SHGs in Goa. According to the SHG members at Bhagayatdar markets their products fail to get good shelf space as the representatives of MNCs manufacturing mainstream sanitary pads hog these places. We also notice existence of some promising Govt schemes and NGOs engagement in domain as explained below.

- **Presence of Government schemes**

At present two state government departments are trying to improve menstrual hygiene in Goa. One is “Stri Sakhi Scheme” managed by Department of Labour & Employment^{xiii} and another one is initiative by Directorate of Women and Child Development^{xiv} aligned with National Menstrual Hygiene Scheme under the ‘Rashtriya Kishor Swasthya Karyakram’ programme.

1. ***Stri Sakhi Scheme:*** Under this scheme eco-friendly sanitary pads are distributed at government educational institutions, construction sites and industrial estates by installing sanitary pads dispensers and incinerators. Under this scheme a Memorandum of Understanding is created between Goa Labour Welfare Board and the management of the industrial unit/school/college/construction site related to installation, operation and its upkeep of these machines and cost is borne by the Labour Welfare Board. This scheme is operational in Goa since September 2001
2. ***National Menstrual Hygiene Scheme:*** Under this scheme e-tenders are invited for supplying sanitary napkins directly to 1262 Anganwadi centres of the state. This scheme mentions that 60,000 pads will be distributed among rural women and adolescent girls for free (or at subsidized rates) and it specifically encourages Goan Self Help Groups and Mahila Mandals to associate with them as manufacturers.
3. ***Smart Colony-Smart Ward*** – In October 2016, State Urban Development Agency, Government of Goa in association with Swacch Bharat Mission

replicated Jaipur's Smart Colony – Smart Ward Initiative on pilot basis for one month in Goa. It selected wards of three municipalities – Mormugao (Vasco), Margao and Cuncolim which yielded good results in creating awareness around biodegradable pads. One of the NGO associated with this Ubuntu Foundation is still actively engaged in these activities.

Our interaction with Muktai and Piligao SHGs suggested that both these SHGs were aware of the schemes. While Muktai SHG was approached by a middleman who was supplying to an anganwadi, Piligao SHG had approached a local anganwadi directly and was declined the order to supply.

- **NGO involvement**

We found that Rotary, Panjim has been actively distributing sanitary pads in public schools and colleges in association with Josa pads, a prominent small-scale biodegradable pads manufacturing company of Goa. Mukta Drishti Foundation, another NGO which is aiming to make Cotigao a model village has established a sanitary pads bank where pads are distributed free of cost to rural women (<https://businessgoa.in/cam-industrial-services-contributes-towards-clean-go-green-go/>). This is one of many initiatives which are taking place on ad-hoc basis across Goa. However, both the SHGs were unaware of this kind of initiatives.

Ubuntu foundation, another NGO has managed to establish an advanced semi-automatic machine in Saheli SHG, Piligao. This machine is three times more efficient than the older machine. Ubuntu had also created access to larger customer base through amazon and social media-based promotion. However, according to SHG women the ownership of the unit lied with the NGO than SHGs themselves.

Consumer challenges

At the outset, majority of the rural consumers of menstrual age acknowledged that they still use old cloth for menstrual hygiene and do not buy pads from outside. Only 10- 20% rural women and their daughters use non-biodegradable pads supplied at Anganwadis and the rest relied on clothes. This data is in contrast the prior findings^{xii} which indicate that 73% of the rural Goan women use commercial

sanitary pads. However, the participating women of our study expressed their interest to switch to biodegradable pads if they are made available at Anganwadi centres and nearby PHCs.

None of the rural women were aware of the importance of biodegradable pads. Some of the women who were also part of SHGs suggested that they are keen to undertake biodegradable pads manufacturing/marketing if sufficient level of trainings and other support are rendered. This was also substantiated through the quantitative surveys. Rural women mainly highlighted the issues of affordability and accessibility – mainly being hesitant to buy from shops and if they were priced higher than other pads.

QUANTITATIVE STUDY

The aim this study was to understand the consumer preference for the sanitary pads (RO3, RO1). It was also focused on the other topics like (1) Amount spent per month, (2) Number of pads required per month, (3) The preference for the Biodegradable pads, (4) Willingness to participate in promotion of the Biodegradable pads (RO3).

The instrument used for this study was questionnaire. The sampling technique used for this survey was simple random. This questionnaire was distributed to the consumer by means of (a) Online forms and (b) Offline forms. Online forms were collected by means of Google forms. There was a good response for the form reply. 811 respondents replied to this survey in online mode and almost 438 women replied to offline survey. The offline data collected is converted into the softcopy. Total data point so collected is 1249. The data was collected by personally going to different places like colleges, schools, bazar etc. for online mode.

Table 2: Details of Survey Respondents

| Schools | | Colleges | | General Population | | Total |
|---------|--------|----------|--------|--------------------|--------|-------|
| Offline | Online | Offline | Online | Offline | Online | |
| 200 | 7 | 0 | 513 | 238 | 291 | 1249 |

Totally 17 questions were part of the survey from following major categories (1) General Demographic parameters like Age, Education etc. and general perception towards menstrual practices (2) Awareness about biodegradable menstrual pads (3) Exposure and consumer preference in switching to alternative menstrual products such as biodegradable pads. Different survey forms were created for general public and school/college students (Please refer **Annexure I & II** in appendix section). Following table indicates the representation of all geographical locations while selecting schools and colleges surveyed.

Table 3: Geographic distribution of Schools and Colleges

| Sr. No | Name of Schools and Colleges | Blocks/Talukas | Districts | Responses Collected | Total |
|---------------|--|-----------------------|------------------|----------------------------|--------------|
| 1 | Shrimati High School | Bicholim | North | 65 | 207 |
| 2 | Chubby Cheeks Spring Valley High School | Bardez | North | 53 | |
| 3 | Siddhartha Bhandodkar Higher Secondary School | Bicholim | North | 82 | 513 |
| 4 | Government High School Morlem | Sattari | North | 5 | |
| 5 | Ideal High School | Bicholim | North | 1 | |
| 6 | St. Marys High School | Salcete | South | 1 | |
| 7 | Goa Institute of Management | Sattari | North | 62 | |
| 8 | S.S Dempo College of Commerce and Economics | Tiswadi | North | 1 | 513 |
| 9 | Carmel College for Women | Salcete | South | 1 | |
| 10 | Government College of Arts, Science and Commerce, Khandola | Ponda | North | 101 | |
| 11 | V. M. Salgaocar College of Law | Tiswadi | North | 1 | |
| 12 | Goa University | Tiswadi | North | 3 | |
| 13 | Govt College Sanquelim Goa | Bicholim | North | 15 | |
| 14 | Rosary College of Commerce and Arts | Margao | South | 67 | |
| 15 | Narayan Zantye College of Commerce | Bicholim | North | 105 | |
| 16 | District Institute of Education & Training | Bardez | North | 1 | |

| | | | | | |
|--------------|--|----------|-------|----|------------|
| 17 | Shree Mallikarjun College of Arts and Commerce | Canacona | South | 72 | |
| 18 | Goa College of Home Science College | Tiswadi | North | 34 | |
| 19 | Kala Academy | Tiswadi | North | 12 | |
| 20 | P.E. S's R.S.N COLLEGE OF ARTS AND SCIENCE | Ponda | South | 2 | |
| 21 | GVM's Dr. Dada Vaidya College | Ponda | South | 1 | |
| 22 | Vidhya Probhodashini College | Bardez | North | 22 | |
| 23 | Don Bosco Vocational Training Institutions | Quepem | South | 1 | |
| 24 | IGNOU | Bardez | North | 1 | |
| 25 | National Institute of Technology Goa | Ponda | South | 11 | |
| Total | | | | | 720 |

Responses were saved in MS EXCEL file for further analysis. After the data collection, we did the data cleaning process by manually checking for incomplete forms and inconsistent responses before creating their visual and tabular representations. This helped further in providing suitable recommendations to promote biodegradable pads in Goa.

Findings

Following are the findings from the study:

Category 1 - General Demographic parameters and general perception towards menstrual practices.

A. **Age group** -The age group was well distributed as shown in the following in Fig 8. It was found that women of age group 15 to 25 years were predominant among our survey respondents.

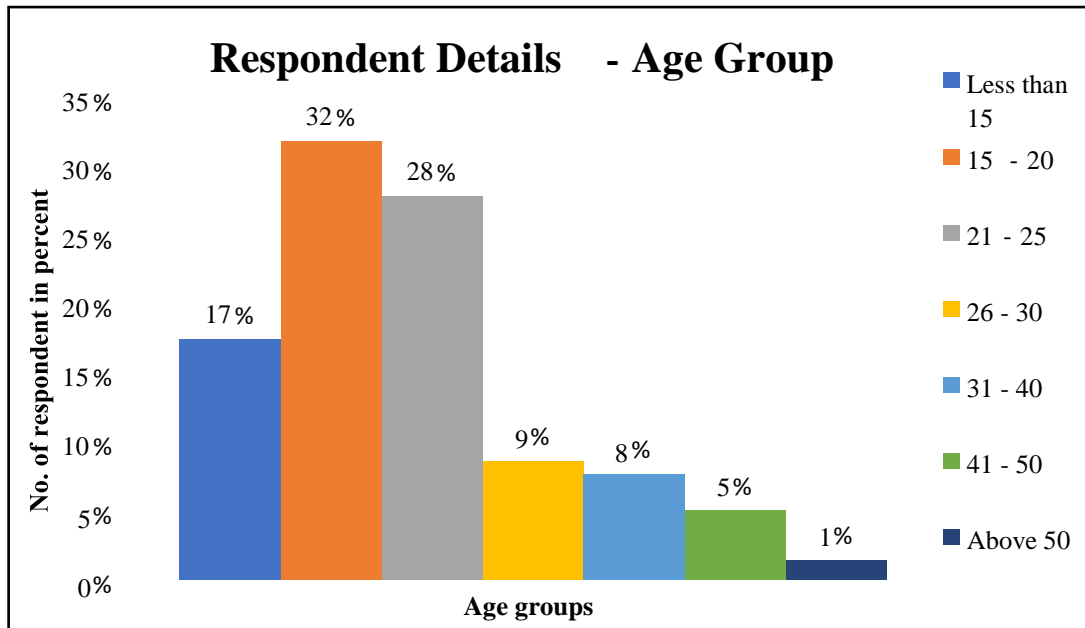


Figure 8: Respondent Details - Age Group

- B. **Educational Qualification** - There was a good representation of the educated population for this study with more than half of them being college graduates. 78 % of the respondents are in the education.

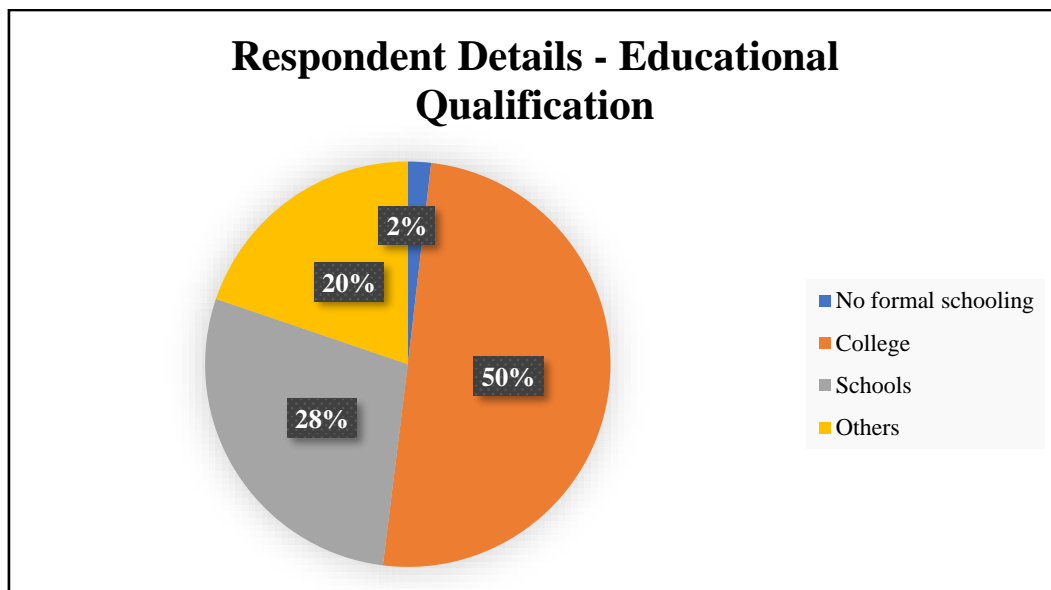


Figure 9: Respondent Details - Educational Qualification

- C. **Occupation:** Out of the 247 respondents belonging to general population, a large majority of the respondents (43%) were employed in private sector, followed by those who were home makers (27%) and government employees (26%) and 17% are in business.

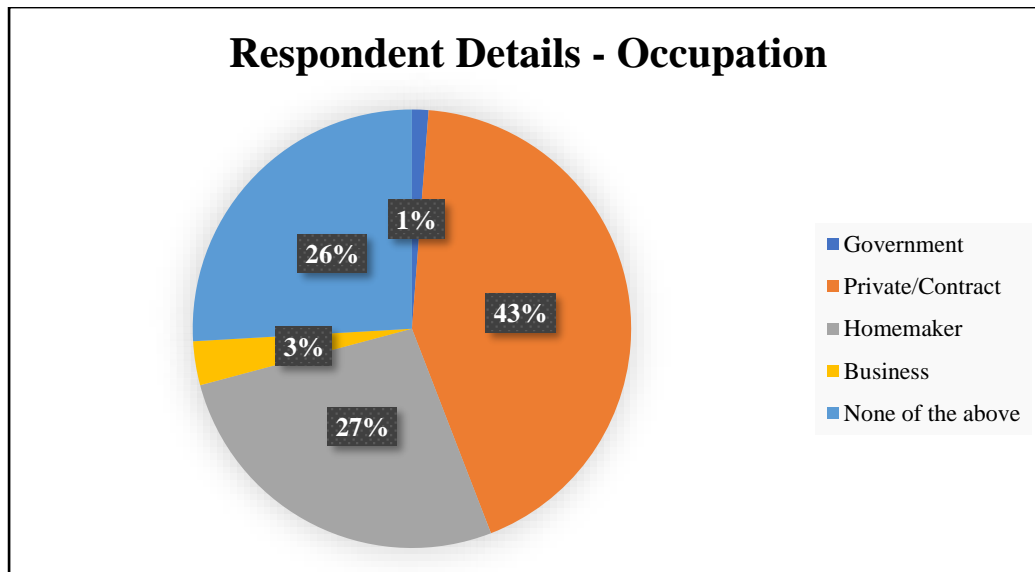


Figure 10: Respondent Details - Occupation

D. Number of pads used per cycle: Following data shows the number of pads used by Goan women during each menstrual cycle.

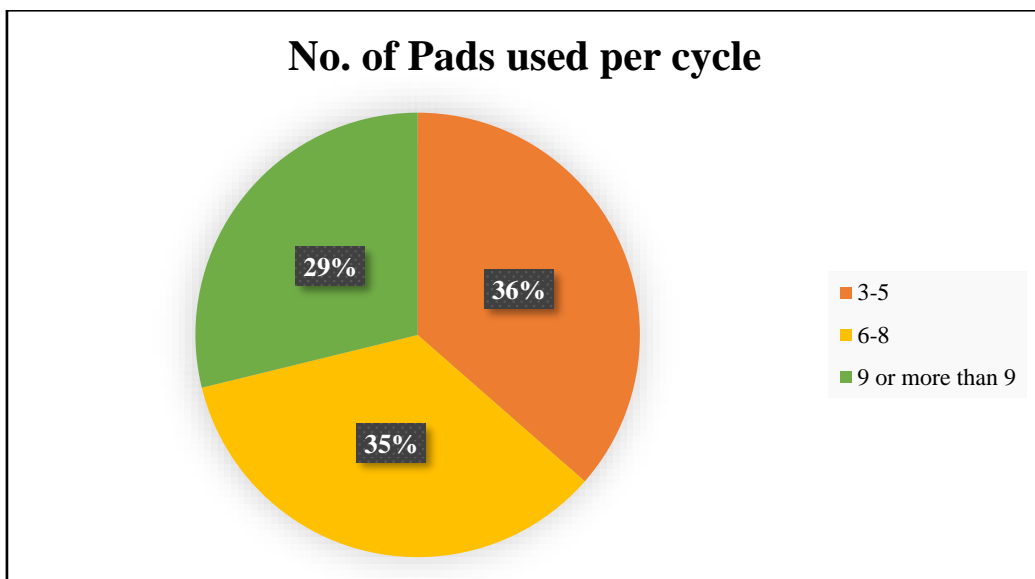


Figure 11: Number of pads used per cycle

E. Preferred Product Features: Following graph shows the consumer preferences for specific product attributes. The top three attributes highly valued by Goan consumers while choosing menstrual product are quality of absorption (38%), softness (30%) and duration of usage (14%).

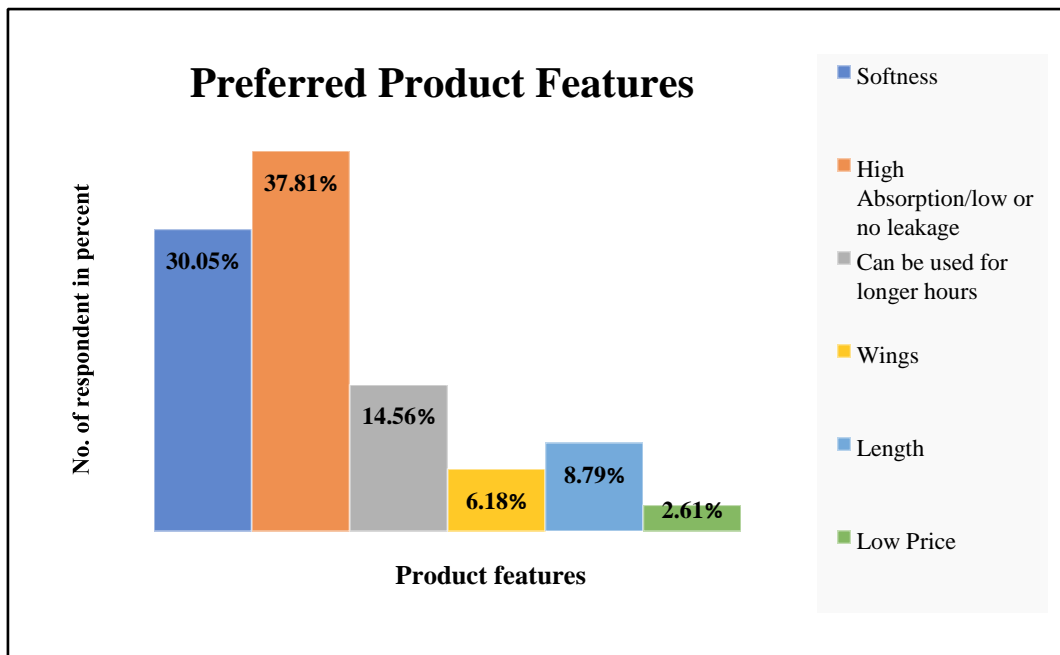


Figure 12: Preferred Product Features

Category 2 - Awareness about biodegradable menstrual pads

- A. The awareness about biodegradability aspect of menstrual product was captured through a direct question as shown below (Fig 13).

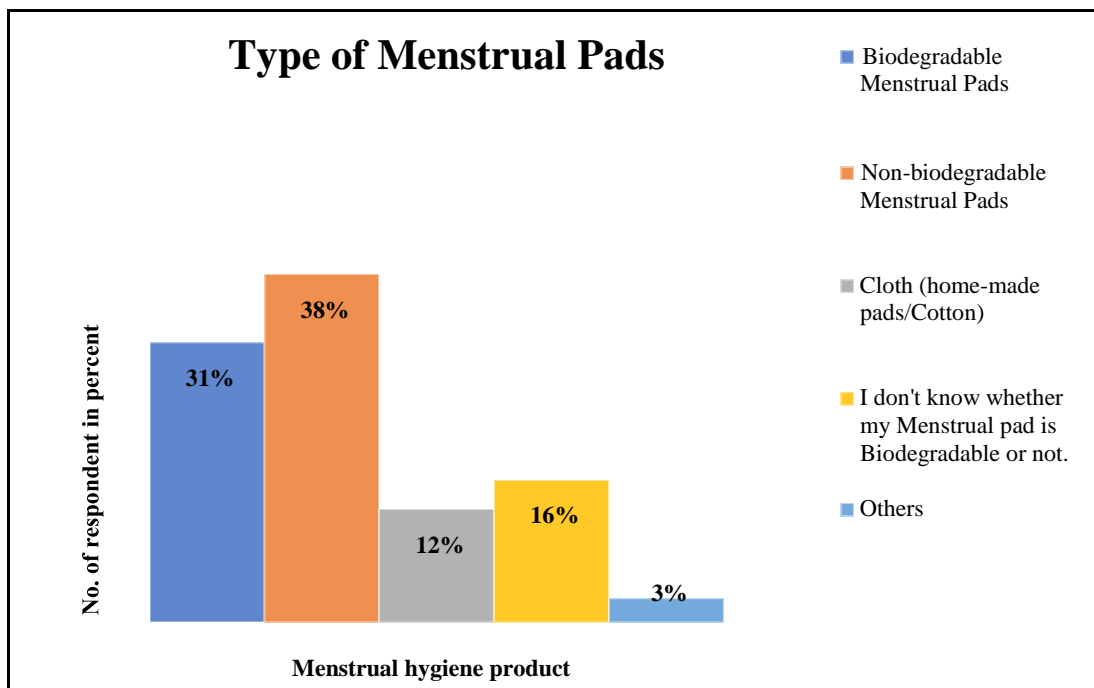


Figure 13: Type of Menstrual Pads

B. **The awareness about biodegradability** aspect of menstrual product was further substantiated by asking specific brands used by the consumer (Fig 14).

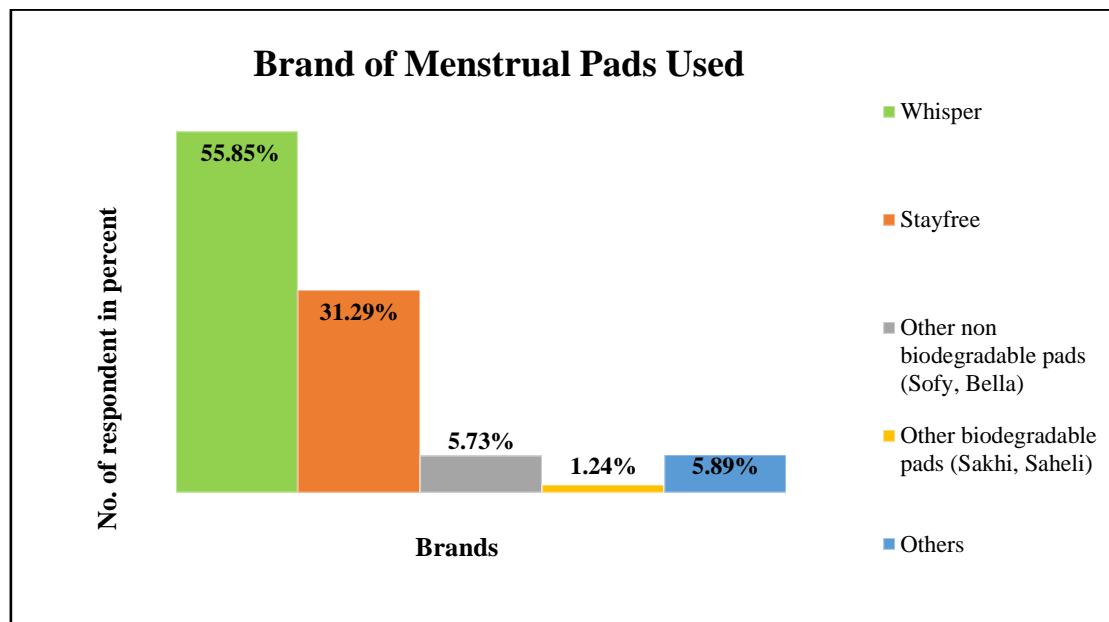


Figure 14: Brand of Menstrual Pads Used

By evaluating above two responses we realized that there was mismatch between these two responses which have been summarized in the following table.

Table 4: Awareness about biodegradability

| Particular | No. of Responses |
|--|-------------------------|
| No. of people who said they are using Biodegradable menstrual pads; but mentioned a non-biodegradable pad brand | 342 (385) = 88% |
| No. of people who said their pads are environmentally friendly; but were using non-biodegradable pad brands | 453 (476) = 95% |
| No. of people who have selected various brands of biodegradable pads (Sakhi, Anandi, Eco femme, Carnesi, Prosafe); but failed to identify them as biodegradable pads | 3 (14) |
| No. of people who were unaware if their pads were biodegradable | 196 |

Table 4 shows the results of the survey in which respondents were asked about their preferred Menstrual Product. Out of 342 people who said they are using biodegradable menstrual pads, 88% identified a brand of non-biodegradable pad as biodegradable pad brand (when questioned about which brand of sanitary pad they were using. Similarly, out of 476 people who said their pads are environment friendly, 95% were using non-biodegradable pad brands. It was also observed that out of 14 respondents who have selected various brands of biodegradable pads (Sakhi, Anandi, Eco femme, Carnesi, Prosafe), 3 failed to identify them as biodegradable pads. And 196 respondents were unaware if their pads were biodegradable. This means that nearly 80% of the respondents lack awareness about biodegradable pads.

Category 3 - Exposure and consumer preference in switching to biodegradable pads

- A. **Reason for switching to alternative menstrual product** - It is observed that many of the women did not like to switch to the other pads. The main three product attributes causing switching to alternative menstrual product were skin inflection and leakage.

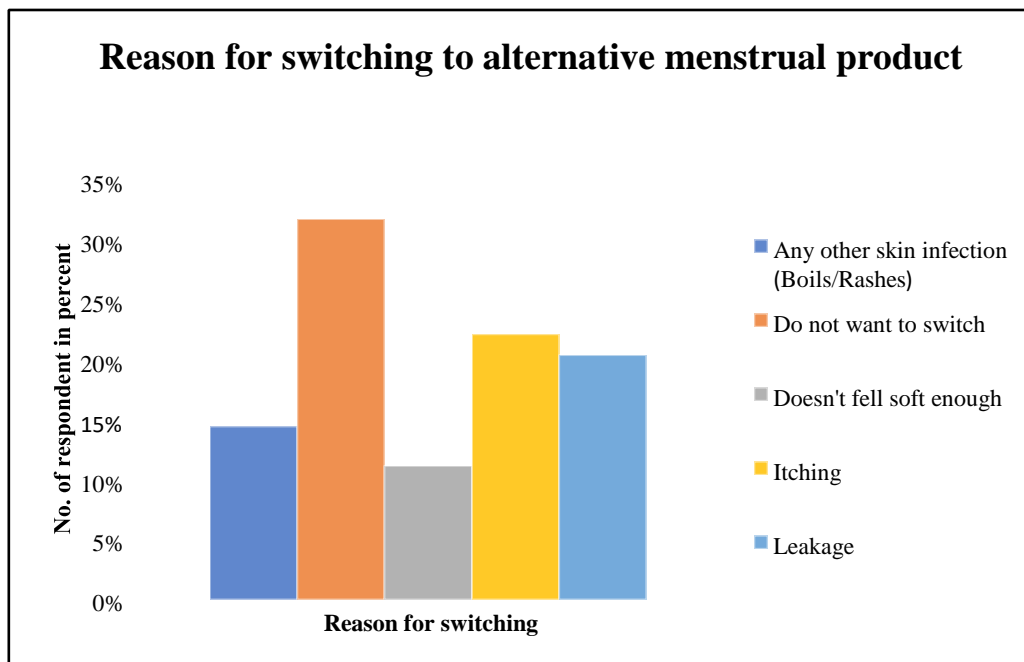


Figure 15: Reason for switching current menstrual product

- B. **Preferred menstrual expense range:** From the following data it was apparent that, the current price range of biodegradable pad suited majority of the consumers. So, price does not a create barrier for adoption of biodegradable pads

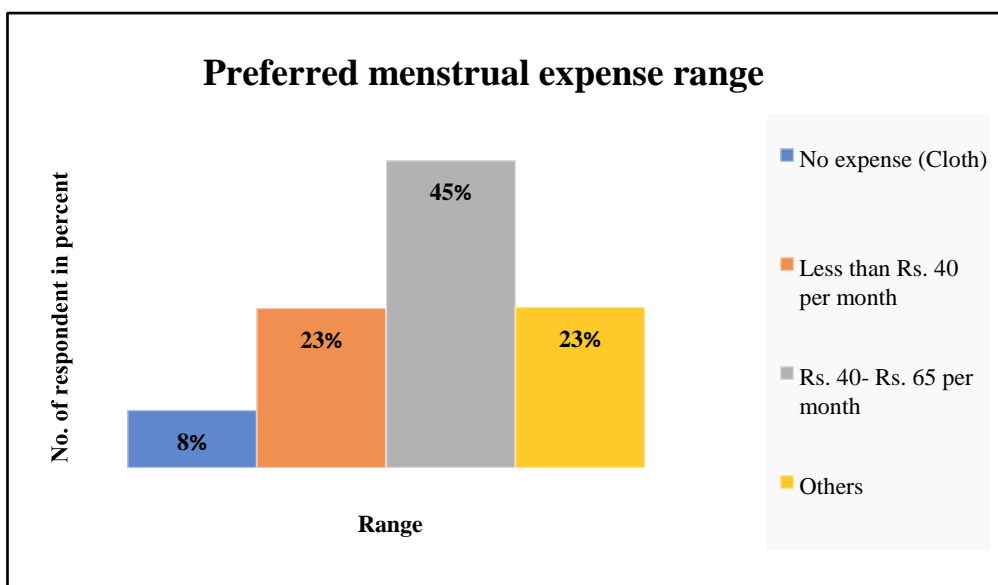


Figure 16: Preferred menstrual expense range

C. **Medium Influencing consumer choice:** The choice of menstrual product is mostly influenced by the recommendations from trusted friend and family members, followed by TV and other medias. *This indicates that when it comes to decision of purchasing intimate product like menstrual pads, Goan women and girls value word of mouth higher than social media in contrast to the interpretation of SHG members.*

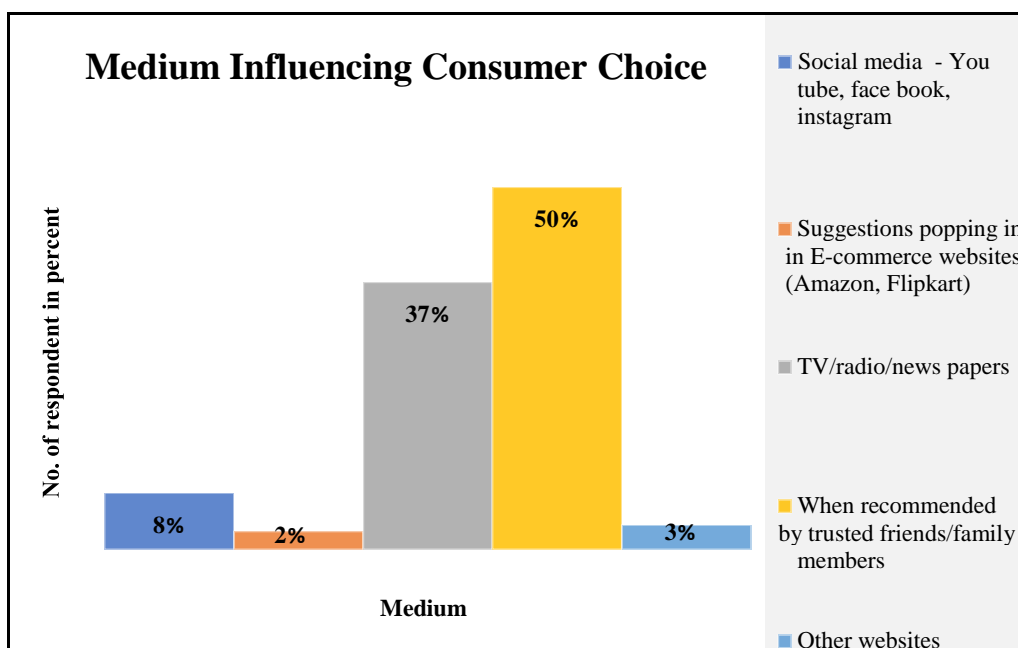


Figure 17: Medium influencing consumer choice

D. **Preference for the non-branded (biodegradable) pads:** The graph below depicts that 33% of the respondent were fine with switching to biodegradable pads, even when they are non-branded. For 32% of the respondent were neutral to this choice. *This means that competing against branded menstrual products should not be challenge for SHG-manufactured biodegradable pads if right marketing strategy is adopted.*

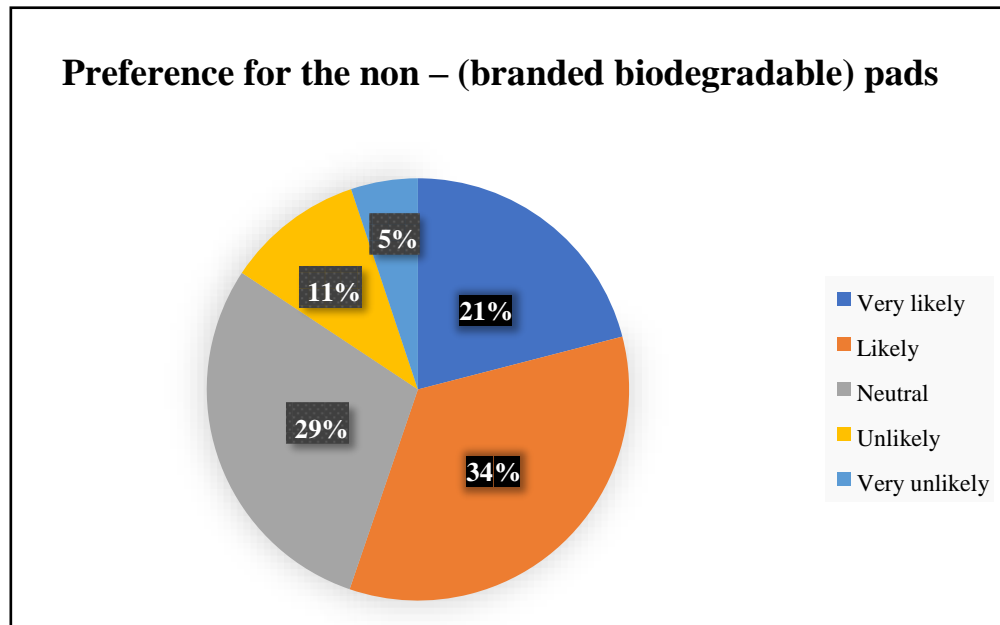


Figure 18: Preference for the non-branded Biodegradable pads

E. **Buying place preference:** Majority (Almost 32%) of the respondents would like to buy the sanitary pads from pharmacy. The next three preferred choices were Bagayatdar bazar, nearby shops and online mode.

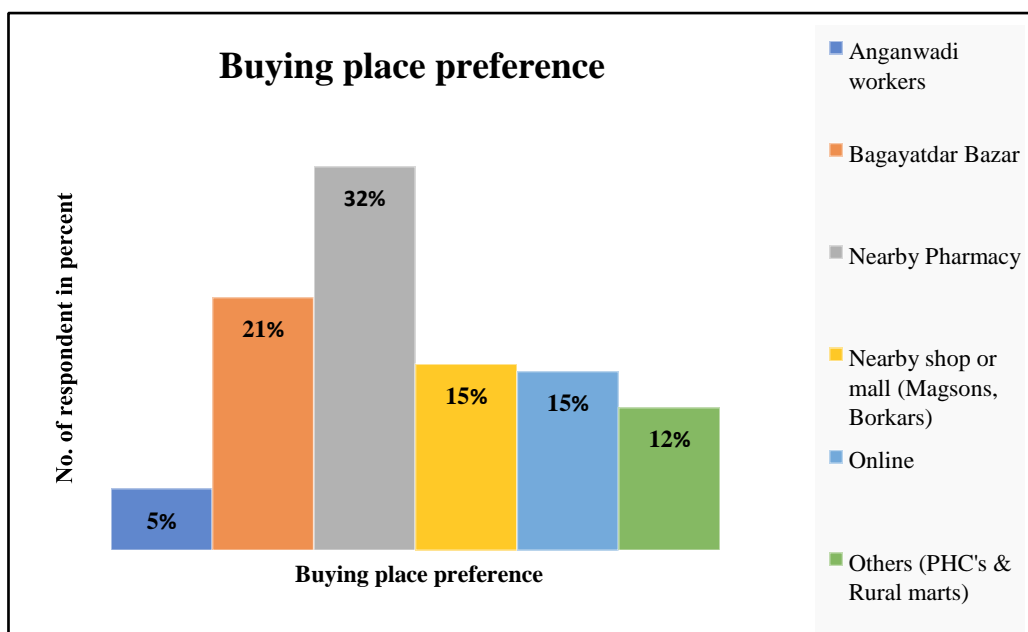


Figure 19: Buying preference

F. Referring to others (Friends and Family members): It was found that most (41%) of the respondents would very much likely to recommend the bio-degradable menstrual pads to their friends and family members.

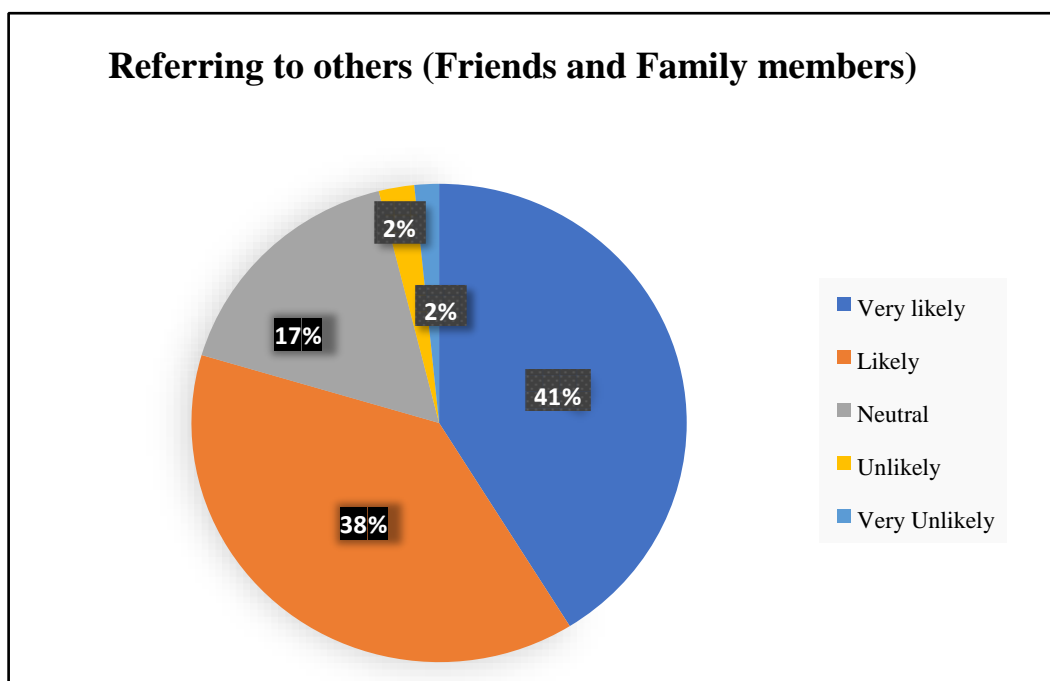


Figure 20: Referring to the friends and family members

RECOMMENDATIONS

Marketing Deterrents and Strategies to address them

As highlighted under qualitative study findings we noted that the SHG members have been facing two critical issues which act as deterrents to their marketing efforts:

1. Inability to capture low-hanging fruits, the SHG-relevant government schemes and schemes promoted by NGOs and trans-national organizations such as UNICEF.
2. Lack of sustained efforts to capture requirements responsible elite urban segment. Though some social media promotions have helped the SHG in capturing demand from outside Goa, more aggressive efforts can benefit them in stimulating demand from tourism-in flow.

We suggest specific strategies to address these marketing-deterrents in detail:

1. **Selling through Gynaecologists, PHCs and government hospitals – Though it was not the objective of the study, the research team managed to connect the SHGs with the local experts – the gynaecologists of Goa (180 registered members of FOGSI). These gynaecologists have expressed interest in procuring and promoting biodegradable sanitary pads among their patients and schools and colleges where menstrual health education campaigns are conducted by the association every year. GIM has exclusively designed survey forms (to understand extant MHM practices), the feedback forms (to capture their experience and preferences related to biodegradable pads), menstrual health education content (power point presentation) to help SHGs to improve their quality by involving these doctors and their patients.**

According to interaction with FOGSI, maternity pads are purchased at large scale by doctors every month at PHCs and government hospitals. Such requirements are fulfilled by local vendors currently. With the help of links

created by GIM with FOGSI and AIMA women wing, SHGs can sell MPMR pads in bulk.

2. Selling to NGOs and transnational organizations - The United Nations Population Fund (UNFPA) and the United Nations Children's Fund (UNICEF) have been purchasing approximately 430,000 Dignity Kits (kits comprising reusable menstrual pads, reusable pads and disposable, sustainable pads) since 2017. Currently manufacturers are required to register on United Nations Global Market Place (UNGM) website, and apply to various suitable schemes of which they are informed in order to be able to supply for various schemes and to UNICEF clients located in 18 countries. Similarly, at local level, various NGOs such as Rotary, Lions and others have been distributing pads at local schools and through pad banks of Goa. A linkage with them would be useful for increasing demand for MPMR pads.
3. Selling through government schemes – Every month 60,000 pads can be sold through Anganwadis under the scheme promoted by Directorate of Women and Child Development. In order to do so, SHGs should be trained on e-tendering process and the quality certification process for the pads (to adhere to the ISI specification for the sanitary napkin, IS 5405). Under another scheme, Str-Sakhi, Goa labour welfare board has been installing sanitary pads dispensing machine in industrial estates, and nearby schools and colleges. The management of such industries and educational institutes are responsible for maintaining the dispensers. Forming liaisons with these two departments can immensely benefit in increasing the reach of MPMR pads.
4. Selling to elite customers through promotions on social media – Piligao SHG already indicated that there have been demand from urban locations outside. However, these demands are catered on ad-hoc basis and no real time e-market place has been created for the SHG products. Rural marts and Goa bazar (website to sell SHG products) have not gained sufficient popularity and hence, the SHGs have not been able to leverage the demands created during the huge inflow of tourists. Tapping such market through suitable

promotional posers and fliers could help the SHGs to market their products directly to customers or through local shacks and hotels, which host elite group of customers. As awareness about biodegradability is high among this customer segment, SHGs can sell pads at premium price to them.

5. **Shift in Marketing Strategies:** Currently the marketing strategies of SHGs are trying to highlight only the ecological benefits of the product. While such focus may be apt for educated women, they fail to drive behavioral shift among rural women who are using cloth. Social marketing aspect of promoting menstrual hygiene product should entail a comprehensive approach of 1) education through menstrual hygiene campaigns (ppt created for this purpose is attached in appendix section) and 2) open conversational approach with gynaecologists, women entrepreneurs and progressive consumer support groups (through WhatsApp groups etc.)
6. Based on the quantitative data collected from this study we propose three specific suggestions for marketing MPMR biodegradable sanitary pads in Goa:
 - a. Though large number of Goan women and girls are willing to switch to biodegradable pads even if it is non-branded product, majority of them are not aware how to distinguish biodegradable pads from the rest and where to procure them. This is not a surprising element as sanitary napkins are categorized under medical products and hence, do not list their ingredients. It is advisable that besides highlighting the health and ecological benefits of biodegradable pads, MPMR marketing campaigns should also educate customers about how to distinguish biodegradable pads from the rest and the channels of procuring them.
 - b. In contrast to beliefs of SHG members, Goan consumers value word of mouth more than advertisements in TV, newspapers and other media. This means that SHGs should focus more on menstrual health campaigns to interact directly with consumer groups to change their perceptions than investing heavily on self-space inside the shops

where competition with MNC manufactured products can easily outbid them.

- c. Most of the consumers who are willing to switch to biodegradable pads are of younger age group and are willing to do so even if the pads are not popular brands. This finding of our study generates new hope for SHGs which currently believe that they cannot compete against established menstrual product brands.

We strongly recommend that SHGs should join their hands with FOGSI and NGOs which conduct periodic menstrual health campaigns at schools and colleges, create WhatsApp groups to strengthen the usage and to face initial hurdles in adoption. We have witnessed that such education programs and WhatsApp groups have helped waste management and bio-compost practices in Goa in past.

Broader Entrepreneurial empowerment strategies

Based on our qualitative study and advices from various experts in the field we suggest long and short-term steps to strengthen SHG-entrepreneurship under MPMR initiative of Goa.

1. **Entrepreneurial training Program:** Members of self-help groups (SHG) are normally provided technical training before engaging in manufacturing and selling of biodegradable sanitary pads. This was found to be effective in maintaining quality of products and understanding the basics in promoting such products among their neighbours and close social circle. However, it was noticed that such training would not be beneficial if model is to be scaled at large scale to national and international markets, where sustainable menstrual products have great potential market waiting to be captured. Scaling the business model would require entrepreneurial training modules comprising long-term mentoring, imparting knowledge on hybrid financing and hybrid marketing. We elaborate on all three aspects below. Additionally, the training program can be appended with annual or semi-annual

competitions among SHGs to recognize best performing SHGs and share their best practices with others.

2. Creating **Women entrepreneurial mentoring network**: Considering the short duration of this study and lack of entrepreneurial knowledge among the SHGs we strongly recommend that mentoring networks of women be created to provide handholding for and continuous mentoring at least for initial 3 years. This can be done by linking SHGs with GCCI women wing, FOGSI and Go Womania network. Women entrepreneurs like Siya Shaikh, founder of Go Womania, and Vrushali Persekar have good experience in managing businesses and are interested in extending mentoring and marketing support to SHGs. The women entrepreneurs of GCCI and NGOs such as Goa Livelihood Forum could help SHGs on quality certifications and impart technological training which are important for bidding government-schemes and in selling at international level.
3. **Hybrid financing** refers to acquiring finance through multiple means and sources to be self-sustaining. Three types of such financing are apt for this context – 1. Income generation via direct selling to local customers through regular menstrual hygiene campaigns (rural women and students of school and colleges), 2. Income generation through online selling to national and international customers by leveraging on social media and e-commerce platforms and 3. Becoming suppliers to government schemes, NGOs and CSR funds which align with menstrual health management. While the SHGs are already putting efforts in first two directions, we observed lack of awareness and absence of third mode. Surprisingly this is a mode which should have been more focused considering that large private players and individual profit-motivated entrepreneurs do not compete in this space.

The women SHGs have been supplying to middle men who bid for government schemes of menstrual health products such as Stree Sakhi, National Menstrual Hygiene scheme (Stree Sakhi is a scheme supporting installation of sanitary pads-dispensing machines and incinerators in industrial establishment and education institutions to install). Menstrual

hygiene mission has led to distributing 60,000 pads per month through Anganwadis (local schools and community health centres). SHGs have failed to unite themselves and be the direct suppliers to these schemes. Additionally, there is need for creating links with NGOs and CSR funds (by GCCI and other industries) to subsidize the manufacturing cost and to ensure steady demand for pads. Currently Rotary club's initiative for schools and sanitary pad bank at Cotigao¹ are some examples in this direction.

We suggest that a training program be designed to include stakeholders from these three segments (public officers managing government MHM schemes, NGO representatives and CSR managers) and strengthen their linkages. This would help in forming a public-private-SHGs model of empowerment form women SHGs and in creating an ecosystem to scale these businesses faster.

4. **Hybrid marketing** refers to different type of marketing strategies and modes depending on customers' socio-economic strata, their willingness to pay and value preferences. Currently the YouTube videos, face book page and the offline promotional materials are same for both rural women as well as elite customers. Our interactions with rural women revealed that most of them had never met a gynaecologist and hence, were completely unaware of basic elements of menstrual hygiene. On the other hand, educated women were aware of these basic aspects (through reading, through interactions with informed friends and gynaecologists), but unaware of the availability of sustainable menstrual products around them. Noticing the difference in these groups, we suggest that offline promotional programs and materials (for rural panchayats, public school and colleges in this region) be more prevention-focused i.e. start with elaborating harms of plastic-based pads and unclean home-based materials before informing them about the product. As this group relies more on word-of-mouth it would be better to aim for identifying local ambassadors in each menstrual hygiene awareness programs to promote the products after campaign.

¹ <https://timesofindia.indiatimes.com/city/Goa/womens-health-gets-boost-atcotigao/articleshow/85383097.cms>

While promoting in online mode and the promotional posters for elite marketing spaces (super bazars, tourist-spots) emphasis should be placed on the larger benefits of the initiative i.e. rural woman entrepreneurship and reduced carbon foot print of the product. Also, using social media influencers could help the products gain some traction. In addition, we noticed that as the women spoke about ingredients of the pad, they did not elaborate on health-related aspects in length. On the other hand, gynaecologists of Goa were unfamiliar with SHG initiatives, but were conducting independent menstrual hygiene awareness campaigns at many places. We suggest that linking these two groups could heighten the prevention-focused sentiments and highlight the health benefits in (both online and offline) marketing campaigns.

5. **Tripartite models for strengthening value chains**– SHGs need stronger MoU-based tripartite model comprising multiple SHGs-funding agency-market place models to promote MPMR products. This would provide stability if such value chain is created, as against current ad-hoc individual seller-customer interface such as the ones provided by Amazon and you-tube based promotional videos. The huge margins paid to the platform providers, in addition to bearing the cost of distribution can be avoided or reduced drastically. Two successful examples of such tripartite models are app-based large scale consumer-driven model such as Asmita plus of Maharashtra and District Rural Development Agency (DRDA)-supported model of Andhra Pradesh. Govt of Maharashtra's usage of Asmita Plus app and subsidy cards encouraged the customers to buy sanitary pads directly from SHGs at subsidized rates, thereby leading to selling of 1.6 crore pads in Maharashtra. The DRDA-based model of Andhra places the responsibility on rural development authorities to buyback and promote the products who also fund the manufacturing process. All these approaches require consistent advocacy and stronger involvement of local government officials.

Steps of rendering entrepreneurial empowerment:

| Immediate needs | Long term needs |
|---|---|
| <p>1. Designing promotional aids:</p> <ul style="list-style-type: none"> • Posters and flyers to be created for super markets and exhibitions showing SHGs and manufacturing process in background • Design and delivery of menstrual health education campaigns for schools and for rural women • Creating YouTube channel and videos for the promotion among educated girls and women | <p>Capacity building to strengthen marketing and women entrepreneurship:</p> <ul style="list-style-type: none"> • Financial education to understand cost structure and attain break-even and small profits • Marketing training to develop and implement marketing strategies to different consumer segments • Creating training and funding for Quality certification process (IS 5405:2019) |
| <p>2. Arranging interactions between SHGs and women entrepreneurs to create entrepreneurial eco-system:</p> <ul style="list-style-type: none"> • Peer-learning network for SHGs could be created by leveraging on experience of various influential local entrepreneurs - Jayashree, Siya Shaikh, Founder of Go Womania and Vrushali Parsekar, Founder of Happy investment and GCCI representative | <p>Ecosystem linkages with women entrepreneurs can directly impact entrepreneurial empowerment:</p> <ul style="list-style-type: none"> • Mentoring from women entrepreneurs' networks can help in marketing (in E-com platforms and similar other avenues) and connecting with other local women • These individual entrepreneurs can mentor the women in specific aspects of financial planning and Quality certification, where SHGs lack skills • Few entrepreneurs |
| <p>3. Identifying and strengthening stakeholder relations through tri-partite MoUs between SHGs-funding agencies-market place:</p> <ul style="list-style-type: none"> • Identifying NGOs and CSR initiatives which can aid pad distribution at subsidized rate or for free to schools/colleges/rural women. • Identify Govt departments with appropriate schemes where demand for SHG products/ biodegradable pads are prevalent. • Identify CSR funds and international initiatives (such as UNICEF) which promote sustainable practices. | <p>Including NGOs and govt officials in funding and training of SHGs and in linking them with market places with steady demand</p> <ul style="list-style-type: none"> • Empowering SHGs to apply for Govt schemes through e-tendering and to source for NGO-funded pad distribution programs • Empowering SHGs to establish direct links with public hospitals, industrial establishments, schools and colleges leveraging on quality certifications. |

| | |
|--|---|
| | <ul style="list-style-type: none"> Using the quality certification to drive international marketing (currently Indian biodegradable pads are distributed at Jordan refugee camps by an NGO). |
|--|---|

CONCLUSION

Though it was not the objective of the study, the research team managed to connect the SHGs with a new set of customer base – the gynaecologists of Goa (180 registered members of FOGSI). This link has helped in generating steady demand for biodegradable pads manufactured by the SHGs. In addition, FOGSI representatives also have assured to provide feedback and guidance in promoting the biodegradable pads among 1) their adult female patients and among 2) young girls via menstrual health campaigns conducted in schools and colleges of Goa. Additionally, the study report has provided specific recommendations to create strong women entrepreneurship eco-system, to design capacity building programs and to adopt changes in marketing strategies based on the qualitative and quantitative data collected from the research team.

The study provides a comprehensive data on extant menstrual hygiene practices and indicates their preferences if they were to change to alternative products. This knowledge base could be effectively leveraged to formulate the demographic-based marketing strategies for promoting biodegradable pads in Goa. It could also be more effectively extended to other sustainable products marketed by NABARD or SHGs. The study also suggests specific strategies for strengthening scalable and sustainable model of eco-friendly pads manufacturing leveraging on expert interviews and by studying successful models. As some of these interactions also shed light on competency and willingness of few stakeholders who could help NABARD in specific activities such as - selecting right SHGs for extending their grant, training and evaluating them, thereby in making MPMR project successful in Goa. More specifically we note that the in addition to technical training focus should be levied on entrepreneurial capacity building and mentoring considering the economic and educational background of SHG members.

APPENDICES

QUANTITATIVE SURVEY FORMS

Annexure I: Survey Form for Students

This is an academic study conducted by Goa Institute of Management (GIM) to understand current menstrual health practices in Goa. This study is funded by NABARD and will not be used for the commercial benefit. Your identity will not be exposed to any of the stake holders or to any individual/s.

Please answer the questions as per your experience and personal view point. Do not get influenced by other's opinion.

Q1. Your Age groups

- ☐ 21 – 25
- ☐ 26 – 30
- ☐ 31 – 35
- ☐ 36 – 40
- ☐ 41 – 50
- ☐ Above 50

Q2. Name of School / College you are studying in. _____

Q3. What menstrual hygiene product do you use during the menstrual cycle?

- ☐ Non-biodegradable Menstrual Pads
- ☐ Biodegradable Menstrual pads
- ☐ I don't know whether my Menstrual pad is Biodegradable or not.
- ☐ Menstrual cups
- ☐ Cloth (home-made pads/Cotton)

- ☐ Others ----- (Please write here, if your answer is not listed)

Q4. If you are using the pads, how many pads you are using during the menstrual days?

- ☐ 3-5
- ☐ 6- 8
- ☐ 9 or more than 9.

Q5. If you are using the pads, which of the following brands are you using? (mark all that apply)

- ☐ Sakhi
- ☐ Saheli
- ☐ Whisper
- ☐ Stayfree
- ☐ Sofy
- ☐ Bella
- ☐ Others ----- (Please write here, if your answer is not listed)

Q6. If you are using the pads, reason for using the pad is (Mark all that applies):

- ☐ Softness
- ☐ High Absorption/low or no leakage
- ☐ Can be used for longer hours
- ☐ Wings
- ☐ Length
- ☐ Low price

Q7. What price are you willing to pay for your menstrual hygiene?

- ☐ Less than ₹ 40 per month
- ☐ ₹ 40- ₹ 65 per month
- ☐ Cloth, so no expense
- ☐ I prefer cups/tampons
- ☐ It does not bother me/I don't know
- ☐ I am flexible

Q8. Which medium influences your choice of sanitary pads:

- ☐ TV/radio/news papers
- ☐ When recommended by trusted friends/family members
- ☐ Social media – You tube, face book, Instagram
- ☐ Suggestions popping in in E-commerce websites (Amazon, Flipkart)
- ☐ Other websites -----

Q9. If you are switching from your current pad to other option. The reason for behind it?

- ☐ Leakage
- ☐ Itching
- ☐ Doesn't feel soft enough
- ☐ Any other skin infection (Boils/Rashes)
- ☐ Do not want to switch

Q10. Have you used biodegradable pad any time in the past?

- ☐ Always
- ☐ Frequently
- ☐ Sometimes
- ☐ Rarely

☐ Never

Q11. How likely are you to prefer Bio-degradable, but nonbranded hygienic pads?

☐ Very likely

☐ Likely

☐ Neutral

☐ Unlikely

☐ Very unlikely

Q12. How will you prefer to buy these bio-degradable pads? (Can select multiple boxes).

☐ Nearby shop or mall (Magsons, Borkars)

☐ Bagayatdar Bazar

☐ Rural marts

☐ Online

☐ Anganwadi workers

☐ PHCs

☐ Nearby Pharmacy

☐ Others

Q13. How likely are you to recommend these Bio-degradable pads to your friends, family members?

☐ Very likely

☐ Likely

☐ Neutral

☐ Unlikely

☐ Very unlikely

Most commercial sanitary pads are plastic-based and have a non-biodegradable content. This plastic component takes around 500-800 years to decompose. This means the sanitary pads we toss in the bin every month will hang around even after we are long gone

Q14. Would you be willing to buy directly from SHGs by contacting them at below mentioned Ph. No?

☐ Yes

☐ No

☐ ----- (any other means of purchase you would prefer)

Contact Details

MUKTAI SELF HELP GROUP (Valpoi) – Ph no. 9420979588

SAHELI SELF HELP GROUP (Bicholim) – Ph no. 7798167692

Annexure II: Survey Form for General Population

This is an academic study conducted by Goa Institute of Management (GIM) to understand current menstrual health practices in Goa. This study is funded by NABARD and will not be used for the commercial benefit. Your identity will not be exposed to any of the stake holders or to any individual/s.

Please answer the questions as per your experience and personal view point. Do not get influenced by other's opinion.

Q1. Your age groups

- ☐ Less Than 15
- ☐ 15 – 20
- ☐ 21 - 24
- ☐ 25 – 30
- ☐ 31 – 40
- ☐ 40 -50
- ☐ Above 50.

Q2. Are you

- ☐ Working with Government
- ☐ Working with private
- ☐ Housewife
- ☐ Having own business
- ☐ Working on contract
- ☐ None of the above

Q3. What is your highest educational qualification?

- ☐ No formal schooling

- ☐ Primary school (I to IV)
- ☐ Middle School (V to VI)
- ☐ High School (VII to X)
- ☐ Higher secondary (XI, XII)
- ☐ College
- ☐ PG
- ☐ Others

Q3. What menstrual hygiene product do you use during the menstrual cycle?

- ☐ Non-biodegradable Menstrual Pads
- ☐ Biodegradable Menstrual pads
- ☐ I don't know whether my Menstrual pad is Biodegradable or not.
- ☐ Menstrual cups
- ☐ Cloth (home-made pads/Cotton)
- ☐ Others ----- (Please write here, if your answer is not listed)

Q4. If you are using the pads, how many pads you are using during the menstrual days?

- ☐ 3-5
- ☐ 6- 8
- ☐ 9 or more than 9.

Q5. If you are using the pads, which of the following brands are you using? (mark all that apply)

- ☐ Sakhi

- ☐ Saheli
- ☐ Whisper
- ☐ Stayfree
- ☐ Sofy
- ☐ Bella
- ☐ Others ----- (Please write here, if your answer is not listed)

Q6. If you are using the pads, reason for using the pad is (Mark all that applies):

- ☐ Softness
- ☐ High Absorption/low or no leakage
- ☐ Can be used for longer hours
- ☐ Wings
- ☐ Length
- ☐ Low price

Q7. What price are you willing to pay for your menstrual hygiene?

- ☐ Less than ₹ 40 per month
- ☐ ₹ 40- ₹ 65 per month
- ☐ Cloth, so no expense
- ☐ I prefer cups/tampons
- ☐ It does not bother me/I don't know
- ☐ I am flexible

Q8. Which medium influences your choice of sanitary pads:

- ☐ TV/radio/news papers
- ☐ When recommended by trusted friends/family members
- ☐ Social media – You tube, face book, Instagram

- ☐ Suggestions popping in in E-commerce websites (Amazon, Flipkart)
- ☐ Other websites -----

Q9. If you are switching from your current pad to other option. The reason for behind it?

- ☐ Leakage
- ☐ Itching
- ☐ Doesn't feel soft enough
- ☐ Any other skin infection (Boils/Rashes)
- ☐ Do not want to switch

Q10. Have you used biodegradable pad any time in the past?

- ☐ Very likely
- ☐ Likely
- ☐ Neutral
- ☐ Unlikely
- ☐ Very unlikely

Q11. How likely are you to prefer Bio-degradable, but nonbranded hygienic pads?

- ☐ Very likely
- ☐ Likely
- ☐ Neutral
- ☐ Unlikely
- ☐ Very unlikely

Q12. How will you prefer to buy these bio-degradable pads? (Can select multiple boxes).

- ☐ Nearby shop or mall (Magsons, Borkars)
- ☐ Bagayatdar Bazar
- ☐ Rural marts
- ☐ Online
- ☐ Anganwadi workers
- ☐ PHCs
- ☐ Nearby Pharmacy
- ☐ Others

Q13. How likely are you to recommend these Bio-degradable pads to your friends, family members?

- ☐ Very likely
- ☐ Likely
- ☐ Neutral
- ☐ Unlikely
- ☐ Very unlikely

Most commercial sanitary pads are plastic-based and have a non-biodegradable content. This plastic component takes around 500-800 years to decompose. This means the sanitary pads we toss in the bin every month will hang around even after we are long gone

Q14. Would you be willing to buy directly from SHGs by contacting them at below mentioned Ph. No?

☐ Yes

☐ No

☐ ----- (any other means of purchase you would prefer)

Contact Details

MUKTAI SELF HELP GROUP (Valpoi) – Ph no. 9420979588

SAHELI SELF HELP GROUP (Bicholim) – Ph no. 7798167692

Annexure III - FEEDBACK FORM FOR BIODEGRADABLE PAD USERS

This is an academic study conducted by Goa Institute of Management (GIM) to understand current menstrual health practices in Goa. This study will not be used for the commercial benefit. Your identity will not be exposed to any of the stake holders or to any individual/s.

Please answer the questions as per your experience and personal view point. Do not get influenced by other's opinion.

1. Which of the following is true of your current sanitary pad's choice?

- ☐ Non-biodegradable Menstrual Pads
- ☐ Biodegradable Menstrual pads
- ☐ Menstrual cups
- ☐ Cloth (home-made pads/Cotton)
- ☐ Others ----- (Please write here, if your answer is not listed)

2. How likely you will continue using the biodegradable pad given to you

- ☐ Very likely
- ☐ Likely
- ☐ Neutral
- ☐ Unlikely
- ☐ Very unlikely

3. Reason for preferring this pad (Please tick all that apply)

- ☐ Easy to handle
- ☐ Absorbs better/does not leak

- ☐ Feels healthy
- ☐ Cheaper
- ☐ Eco-friendliness

4. I could use this pad (Preferred place of usage)

- ☐ Any time
- ☐ At work/college/school
- ☐ At home only
- ☐ At night only
- ☐ At daytime only

5. The biodegradable pad given to me was soft and comfortable to use

- ☐ Strongly agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly disagree

6. The biodegradable pad given to me had

- ☐ Same leakage/absorption as other disposable pads
- ☐ Less leakage/more absorption than other disposable pads
- ☐ More leakage/less absorption than other disposable pad
- ☐ No leakage at all

7. The biodegradable pad given to me could be used for

- ☐ Less than 4 hours

- ☐ 4 - 6 hours
- ☐ 6 - 8 hours
- ☐ More than 8 hours

8. The biodegradable pad given to me was easy to use

- ☐ Strongly agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly disagree

9. How likely are you to recommend this pad to other friends/family members?

- ☐ Very likely
- ☐ Likely
- ☐ Neutral
- ☐ Unlikely
- ☐ Very unlikely
- ☐ If you are recommending, the reason would be_____

10. Reason for recommending this pad (Please tick all that apply)

- ☐ Concern for the environment
- ☐ Concern for the health
- ☐ Concern for the SHGs/Goan women who produce
- ☐ This it is cheaper
- ☐ Any other reason_____

11. Any of your friends/family members willing to switch

(Provide contact details)

.....
.....

12. How will you prefer to buy these bio-degradable pads? (Please tick all that apply)

☐ Nearby shop or mall (Magsons, Borkars)

☐ Bagayatdar Bazar

☐ Rural marts

☐ Online

☐ Anganwadi workers

☐ PHCs

☐ Nearby Pharmacy

☐ School/college provides me

13. If you are residing around Bicholim or Valpoi, would you be willing to buy directly from SHGs.

(by contacting via Phone nos.)

☐ Yes

☐ No

☐ ----- (any other means of purchase you would prefer)

Contact Details

MUKTAI SELF HELP GROUP (Valpoi) – Ph no. 9420979588

SAHELI SELF HELP GROUP (Bicholim) – Ph no. 7798167692

Annexure IV - QUALITATIVE INTERVIEW QUESTIONS

Introductory questions

1. Why did you choose to be an entrepreneur?
2. Why did you choose to manufacture this product?
3. What other products do you manufacture/sell? Why?

Physical environment (& 4Ps)

4. Why and how did you select the location for business (place of selling, manufacturing)?
5. How do you procure raw materials? How do you manage the technological aspects? How are the labour requirements of your business is managed? What are the specific challenges you have encountered related to them? What opportunities do you see as part of a SHG?
6. How does your business advertise? How did you price the product? What are the specific challenges related to them? What opportunities do you see as part of a SHG?

Social environment

7. How do your family, neighbours and friends influence your business? (social capital)
8. Whether your prior connections help you in running this business? (with respect to employees, suppliers, distributors, financiers and customers- social networking)
9. How did you establish links with people crucial to business such as- suppliers, distributors, financiers, employees and customers? What opportunities do you see as part of a SHG?

Economic/Entrepreneurial environment

10. Do you have support from – Govt, NGOs? If yes what type?
11. Do you have associations with CSR wings of any companies? If yes what type?
12. What opportunities do you see as part of a SHG in establishing these links?
13. Which other products do you see your customers go for? What relative advantages and disadvantages do you think they get from them?
14. Do you find small size of the local market as an opportunity or challenge for your business?

Open-ended questions

15. What are your future plans? If you are to expand your business how would you go about it?

=====

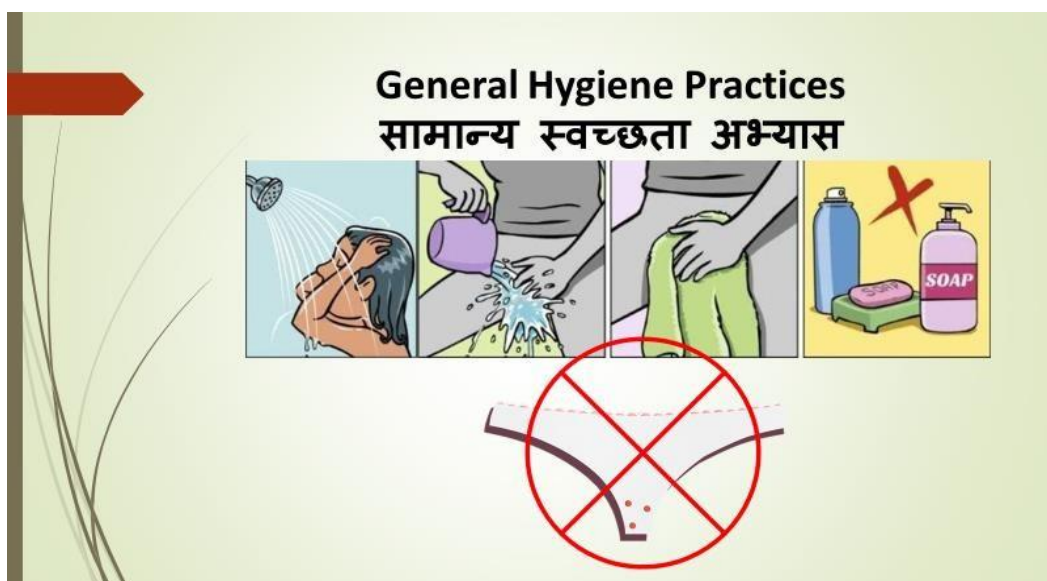
ANNEXURE V

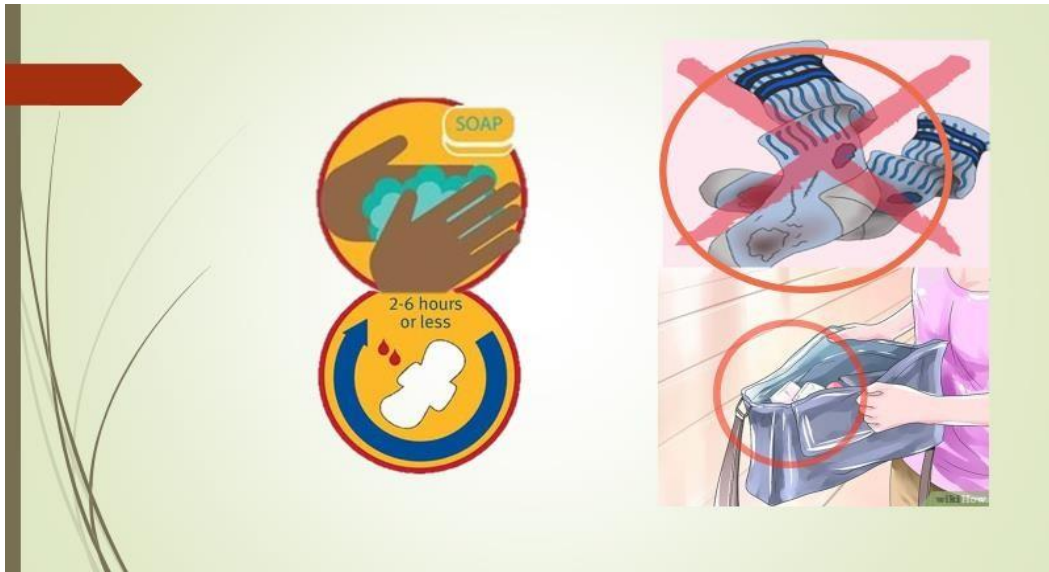
MENSTRUAL HEALTH CAMPAIGN POWER POINT PRESENTATION





Safe Menstrual Practices
सुरक्षित मासिक धर्म अभ्यास





Menstrual Sanitary products मासिक धर्म स्वच्छता उत्पाद



Menstrual Sanitary products मासिक धर्म स्वच्छता उत्पाद



Why Biodegradable Sanitary Pads? बायोडिग्रेडेबल सेनेटरी पैड क्यों?

Perks of using Biodegradable Pads



Biodegradable pads from Goan SHGs



How would you like to buy the pad?
आप पैड कैसे खरीदना चाहेंगे?

- Pricing? मूल्य निर्धारण?
- Purchasing Location? क्रय स्थान?
- Any other factors? कोई अन्य कारक?



Thank You !!
धन्यवाद!!

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