CASE STUDY · FINANCIAL INCLUSION

Aaj No Vimo,
Maari Kaal Ni Takat.

“Today's insurance, my tomorrow's strength.”

Building a brand from zero — how a ₹500-per-activation model helped VimoSEWA Cooperative earn Oxford's social-security mandate.

VIMOSEWA COOPERATIVE · AHMEDABAD
MICROINSURANCE · FINANCIAL INCLUSION · SOCIAL SECURITY
OLD AHMEDABAD · 200 BUAs · 20 TGAs · 2018–19
ENGAGEMENT LED BY · SANJEEV PARASHAR
SR. BRAND CONSULTANT

OPENING

The Client Mandate

Three women. Three floors. No trade-offs allowed.

This engagement was anchored by three of the most consequential figures in India's women's-empowerment movement. Each held a different line — and no design choice survived unless it cleared all three.

EB

Elaben Bhatt

Founder, SEWA Movement · Ramon Magsaysay Award · Padma Bhushan

THE MORAL FLOOR

Dignity before persuasion. Agency before assistance. The woman owns her protection — she is never its recipient.

JV

Jayshree Vyas

MD, SEWA Bank · Director, Bombay Stock Exchange · Business Today, “India's Most Powerful Women” (Oct 2020)

THE COMMERCIAL FLOOR

A documented, fundable, replicable financial-inclusion system — measurable on the same terms a bank would measure any growth initiative. Not a development pilot.

MC

Mirai Chatterjee

Chairperson, VimoSEWA Cooperative · Former Director, SEWA Social Security

THE OPERATIONAL FLOOR

Deployable through the cooperative's existing capacity, at a unit cost it could carry. Design for the operator you have — not the one you wish you had.

Three women. Three floors. No trade-offs allowed.

Dignified. Fundable. Deployable. The brief was to honour all three at once.

SECTION 01

The Brief Nobody Else Wanted

An affordable product. A credible institution. And almost everything else missing.

Oxford University was preparing to deploy meaningful capital into **social security for Gujarat's daily-wage women workers** — salt-pan workers, vendors, domestic helpers, construction labourers, and home-based producers who keep the city's informal economy running, and who live one shock away from debt.

The capital came with two conditions: it had to translate into **measurable social security on the ground**, and it had to be paired with **financial literacy** that improved the standard of living of the women it touched.

VimoSEWA Cooperative wanted that mandate. They already had the product — a microinsurance cover priced at **₹200–₹250 per annum**, capable of protecting a working woman against health emergencies, accidents, and asset loss for less than the cost of a week's groceries.

On paper, this was a perfect fit. In practice, it was not.

The Honest Diagnostic — 2018–19

What VimoSEWA had	What VimoSEWA did not have
A genuinely affordable microinsurance product (₹200–₹250).	A strong sales structure or field force on the ground.
Decades of institutional credibility within SEWA's universe.	A cohesive brand voice in the open market.
A board, an office, and existing internal capability.	Brand advocacy outside its immediate ecosystem.
The intent to scale to underprivileged women.	Recognition among women aged 35–38 and below — that cohort barely knew VimoSEWA existed.
Compliance and operational backbone.	Proof of rising sales to show Oxford.
A theoretical scale plan.	A demonstrable structure for mass-level deployment in poor communities.

The Three Deliverables Committed To, In Order

1. **Rebuild VimoSEWA's brand value** — from low-recognition to credible-in-market, especially among women under 40.
2. **Show Oxford rising sales** — quantitative proof that the model worked when activated correctly.
3. **Build the structural blueprint** — a replicable, mass-level deployment architecture Oxford could fund with confidence.

> *And one budget constraint that shaped every subsequent decision:*
> ***each activation had to cost no more than ₹500.***

SECTION 02

The ₹500 Constraint

Design specification, not budget problem.

Most consultants would have treated the budget as a constraint. The work treated it as the **design specification**.

VimoSEWA could not afford ₹5,000 per activation. They could not afford ₹2,000. The model had to work at **₹500 maximum per BUA activation** — and even then, the cooperative needed to scale to 200 BUAs across Old Ahmedabad, with the possibility of replicating into other cities if Oxford funded the next phase.

What ₹500 Had to Cover

Cost head	What it included
Team travel	Two VimoSEWA team members traveling to the BUA.
Pre-activation visibility	One or two posters put up before the activation date.
Activation materials	Reusable carts, fake currency, security meter, pouches, bachat diaries.
Contingency	Tea, water, small operational costs on the day.

No paid media. No hired creative talent on-site. No celebrity endorsement. No collateral that had to be reprinted for each activation. **The model had to amortise.**

What This Budget Forced Into the Design

- **Reusable physical assets** — the carts, the security meter, the savings pouches. Built once, deployed across BUAs.
- **Audience as participants** — girl children, mothers, the woman who would become the Vimo Sewa Sakhi. The audience did the labour the budget could not.
- **No paid media dependence** — every rupee had to fund presence, not impressions.
- **A small field team** — five teams of two people. Ten people total covering 200 BUAs over time.
- **Word-of-mouth as the amplifier** — there was no other amplifier available.

> ***₹500 per activation is not just a budget. It is a design philosophy.***
>
> *It forced every choice in the model to be replicable, light, audience-powered, and self-amplifying. Anything that did not survive the ₹500 test did not enter the model.*

That constraint is the reason this engagement could even be presented to Oxford as a fundable scale model. Anyone can run an expensive pilot. The work here was demonstrating that **meaningful behaviour change at the household level was possible inside a unit-cost envelope a cooperative could actually carry.**

SECTION 03

Phase One — The Pre-Deployment Study

What was built before the field was touched.

No campaign was written in Phase One. No creative was commissioned. No field activation took place. Phase One did one thing — and did it as the precondition for everything that followed.

> *We built the evidence base, the personas, the barrier map, and the strategic framework Oxford needed to see before a single rupee of funding could be justified — and that VimoSEWA needed to internalise before a single team member could be put in the field.*

What the Pre-Deployment Study Established

The study was structured as a 15-slide strategic framework — submitted to the project team as a working document and used internally by VimoSEWA as the basis for the deployment that followed.

Section	What it established	Why it mattered for Phase Two
Situation analysis	The four-risk stack a working woman in Gujarat carries — health, climate, livelihood, documentation.	No single hook could address all four. The activation had to be modular.
Awareness-to-use gap	The cited literature pattern: high awareness, very low use of insurance to actually recover from income shocks.	This was the gap the engagement had to close. Behaviour gap, not knowledge gap.
Evidence base	VimoSEWA's institutional track record — policies issued, cumulative claims paid, the parametric model working.	Oxford needed proof the institution was credible. We needed proof the product was real.
Communication challenge	Eight documented barriers — trust deficit, cash shortage, claim fear, gatekeeping, low literacy, seasonal income, disaster memory, children's future.	Each barrier needed a different hook. One creative would not survive eight contexts.
Audience personas	Three primary personas — daily-income climate-exposed worker, rural household risk manager, urban informal entrepreneur.	Personas defined who the activation would speak to in each BUA.

Influencer ecosystem	Trust rings around the woman — Aagewans, SHG leaders, ASHA workers, husbands, in-laws, employers, mandi leaders.	Identified who had to be activated *around* her, not just *to* her.
Brand promise & positioning	A promise concrete enough to defend in a doorway, against the three alternatives a woman actually has.	Gave VimoSEWA a sentence its own team could finally agree on.
Messaging pillars	Four pillars: Earned Trust, Clear Benefit, Simple Enrollment, Supported Claims.	Became the underlying framework the campaign line had to carry.
Channel architecture	Five layers: Owned-community, Assisted, Digital, Local-mass, Earned-institutional.	Determined where activation would live — and where it would not.
KPI dashboard	Awareness, Trust, Comprehension, Enrollment, Claims confidence, Referral.	Gave Oxford the measurement framework against which results would be reported.

What the Study Actually Unlocked

A pre-deployment study is not a deliverable. It is a **decision-making instrument.**

- **For Oxford** — *Is this a fundable engagement, with a credible institution, addressing a real gap, with a measurement framework that holds up?*
- **For VimoSEWA** — *What are we actually selling, to whom, against which barriers, through which channels — in language we can all agree on?*
- **For the consultant** — *Where exactly does the campaign have to break new ground, and where can the existing institution carry the weight?*

> *The most consequential idea in the study was a single one:*
>
> ***VimoSEWA had a behaviour gap, not a knowledge gap. The work that followed had to change behaviour, not impart information.***
>
> *That sentence reshaped the entire engagement.*

SECTION 04

Why This Was Harder Than It Looked

The four-layer problem.

The study made the strategic terrain visible. Four problems sat on top of each other, and addressing any single one without the other three would have produced nothing usable.

Layer	The problem	Why it could not be solved alone
1. Internal	Scattered internal voice. No cohesive understanding of what VimoSEWA was trying to be in the open market.	Without internal alignment, no field message lands consistently.
2. Field force	No sales structure on the ground capable of mass-level activation.	A great campaign without feet on the ground is wallpaper.
3. Audience cognition	Women under 40 — VimoSEWA's most important growth cohort — did not know the brand existed.	You cannot sell what you have not been introduced.
4. Affordability myth	Women said they could not afford insurance. The product cost ₹200–₹250 a year. The real barrier was *intent*, not *cash*.	Solving the affordability myth requires behaviour change, not pricing change.

A working woman in Old Ahmedabad spent ₹5–₹10 per day on her child's wafers without hesitation. That casual daily spending, over a year, was enough to cover an annual VimoSEWA premium twice over.

The cash existed. The intent did not.

That single observation became the strategic spine of the execution phase.

SECTION 05

Phase Two — The First Move Nobody Asked For

Internal branding.

Most agencies would have started Phase Two with creative. The work started with the people who would have to *carry* the creative.

VimoSEWA had a team. The team had heart. What it did not have was **a single, shared articulation of what it was selling, to whom, and why it mattered now.** A campaign laid on top of that fragmentation would not have survived its first week in the field.

What We Built in Internal Branding

- **A single internal narrative** for VimoSEWA — what it stood for, what it sold, who it served, and how it described itself to the next stranger.
- **A briefing protocol** for every team member who would touch a member, a partner, or a stakeholder. Same words. Same proof points. Same tone.
- **A small but loyal base team** — trained, aligned, and ready to act as the field's backbone before the field existed.

> ***If internal cohesion is missing, no external campaign can compensate for it.***

SECTION 06

The Campaign Line

Aaj No Vimo, Maari Kaal Ni Takat.

Once the internal voice was aligned, the external articulation could follow.

THE CAMPAIGN LINE

Aaj No Vimo,
Maari Kaal Ni Takat.

“Today's insurance, my tomorrow's strength.”

Literal meaning: *If I take insurance today, then tomorrow — if a health problem comes, an accident comes, any crisis comes — I will not pay from my own pocket. VimoSEWA will pay.*

Why the line did the job in one sentence

- It is in **the woman's own Gujarati** — not formal Hindi, not English-translated marketing copy.
- It is **first person** — *maari* (mine). The woman owns her own tomorrow.
- It **collapses the time gap** — *aaj* (today) and *kaal* (tomorrow) sit in the same sentence.
- It **rejects fear** — *takat* (strength) replaces the *raksha*-framing the rest of the category was using.
- It is **portable** — works at a doorstep, on a wall painting, on a flipbook, in a voice note, on a basti banner.

SECTION 07

The Structural Innovation

200 BUAs · 20 TGAs · polling booths as fixed geotag.

Old Ahmedabad is dense, narrow, and socially fragmented. The same woman in two streets, three hundred metres apart, lives inside two completely different trust networks. A campaign that treats Old Ahmedabad as one geography will fail. A campaign that treats every household individually will collapse under its own weight.

We needed a middle unit — small enough to be socially coherent, large enough to be operationally efficient.

200	20	~200	10
BUAs (Base Unit Areas)	TGAs (Target Group Areas)	Households per BUA	BUAs per TGA

The Unit We Built

Unit	Definition	Why this size
BUA Base Unit Area	~200 households per BUA.	Small enough to share a single trust network and a single mandi or water point. Large enough to justify a full activation.
TGA Target Group Area	10 BUAs per TGA.	A geography a small VimoSEWA team can cover in a planned cycle.
Total footprint	200 BUAs · 20 TGAs · entire Old Ahmedabad.	Granular enough to plan; bounded enough to execute with the team we had.

The Geotag Innovation — Polling Booths as Fixed Modules

The hardest part of basti-level work is **geographic drift**. Boundaries change. People disagree on which lane belongs to which colony. Maps go out of date. We needed a unit of geography that was **already official, already mapped, already accepted by every household.**

POLLING BOOTHS.

Every household in Old Ahmedabad knew which polling booth they voted at. The Election Commission had already done the boundary work.

Stable — they do not move.
Accepted — every household recognises them as their own.
Mapped — voter lists existed, household counts existed.
Granular — booth-level coverage maps directly onto BUA-level activation.

> ***Geography stopped being a planning argument. The data existed. We just used it.***
>
> *That single decision saved months of fieldwork and made the model directly replicable for Oxford — if Oxford wanted to scale this to another city, they had a known, stable, government-mapped geographic unit to deploy against.*

SECTION 08

The Activation

A small identical market for girl children.

We had the line. We had the geography. We had ₹500 per activation. We did not yet have the **engagement tool**.

Two constraints shaped every choice. The women we were trying to reach **did not watch much TV, did not read newspapers, and were largely outside digital reach**. Mass media was not the route. And we had a small team — five teams of two people each. Ten people total in the field.

The route had to be BTL — and the entry point had to be the household, not the woman directly.

The Strategic Insight — Children as the Entry Point

In every BUA, the household member with the most consistent daily ₹5–₹10 spend was the girl child under 15. She asked for snack money. She got it. The money was given without thought and spent without trace.

That same ₹5–₹10 a day, redirected over a year, was enough to pay a VimoSEWA premium twice over.

> ***The cash was not missing. The visibility was missing.***

The Wasteful-Expense Market

We built a miniature open-air market — a set of reusable cart-stalls the team carried from BUA to BUA. Each stall was clearly labelled in Gujarati so children could navigate it like a real market:

Stall	What it offered
Stall 1	Toys / *ramkada*
Stall 2	Snacks and food items
Stall 3	Makeup / beauty items (*cosmetic*)
Stall 4	Small accessories
Stalls 5–7	Other “want” items children find irresistible
Bank stall	**A small painted “bank” — the savings / deposit option.**

Every girl child who showed up received **fake currency** — a fixed amount, identical across children. She could spend it however she liked. One stall, on the side, quietly offered the option to set the money aside in the bank.

The team set the market up in the **afternoon** — the only window when working women were home, children were back from school, and the basti's natural rhythm allowed an hour of attention.

In every activation, almost every girl spent every rupee. **The bank stall sat almost untouched.**

The Security Meter — The Moment of Recognition

After the spending ended, the **security meter** came out — a simple painted wall-board with bands of colour from **green** (saved most) through **amber** to **red** (spent everything, saved nothing).

Each girl placed her name on the meter based on what she had done.

- The child who saved most stood in **green**.
- The child who saved a little stood in **amber**.
- **The child who spent everything stood in red — visible to every parent in the basti.**

> ***Not a lecture. Not a guilt trip. A mirror.***

What Happened in the Household, Every Single Time

Mothers came forward — **without prompting** — and said the same sentence in different words: *these children spend everything on wasteful things*.

The conversation we had been trying to start with adults was now being started by the adults themselves, in their own words, in front of their neighbours.

> ***The barrier had broken from the inside.***

The Savings Pouch and VimoSEWA Bachat Diary

Every girl child — those who participated and those who watched — received two things from the team:

- A **savings pouch** — branded with the VimoSEWA mark, designed to live in the household savings jar.
- A **VimoSEWA bachat diary** — a small daily-saving diary, branded with VimoSEWA's identity.

The instruction was simple: *save a little of your daily money — do not eliminate the snacks, just reduce them.*

We returned every **15 days**. By the second or third visit, pouches typically held **₹200–₹250** — a full year's VimoSEWA premium — built from wasteful expense, by the child herself, without the family adding a rupee of new money.

The Emotional Anchor — At the Close of Every Activation

At the end of each market activation, the team sat with the girl children and reframed what they had just done:

> *“If you save your daily money by reducing wasteful spending, you can buy insurance for your mother and father. Then if any problem comes home, we will be there to help.”*

This was not sentimental. It was the **bridge** from activity to brand. Girl children engaged with it instantly. Mothers heard it through their daughters — which is a fundamentally different conversation from a stranger telling them they should buy cover.

SECTION 09

The Two Invisible Outcomes of Every Activation

What the campaign produced beyond the activation itself.

Every market activation in every BUA was designed to produce two outcomes the campaign needed in order to scale — neither of which appeared in the activation script.

Outcome 1 — The Vimo Sewa Sakhi

In every BUA, we watched for **the one woman** who responded positively, asked questions, stayed back after the activation, and showed an interest in being part of what we were doing.

We almost always found one woman per BUA. We named the role: **Vimo Sewa Sakhi**.

- A local woman, known in her own street.
- Trained by us, paid by VimoSEWA on commission.
- The **trusted door** for every subsequent VimoSEWA conversation in that BUA.

Across 200 BUAs, this built **the field force VimoSEWA had not previously had** — woman by woman, BUA by BUA, with no need for cold recruitment, no need for external advertising. The activation itself was the recruitment funnel.

> ***A field force grown out of the audience itself is structurally cheaper and structurally more loyal than a field force hired from outside.***
>
> *This is the layer Oxford eventually funded with most confidence.*

Outcome 2 — Mothers as Voluntary Brand Advocates

The mothers who came forward and named their own children's wasteful spending became the first voluntary brand advocates VimoSEWA had ever had outside its institutional ecosystem.

They did not need to be told to talk about us. They had already talked about us — in front of their neighbours, in their own words, at the moment we left the BUA.

Word of mouth carried the brand further than the activation ever could.

SECTION 10

The Third Outcome We Did Not Plan For

Demand-driven pull.

The model was built on push. The team going BUA-to-BUA, activation by activation, building presence one polling booth at a time.

Within a few months, **something else started happening**.

> ***Women began walking into VimoSEWA's office*** *— not to ask for insurance alone, but to ask* ***when the activation was coming to their area****.*
>
> *This was not a metric in the project deck. It was not a KPI on the dashboard. It was a behaviour the model had quietly produced as a side effect of doing the work correctly.*

What Demand-Driven Pull Tells You About the Model

What it signals	Why it matters strategically
The brand had become **legible** in the open market.	Women now had a name to ask for — *Aaj No Vimo* and the wasteful-expense market — without being prompted.
The activation itself had become a **product**.	Communities wanted not just the insurance but the *experience* of the activation. The campaign had crossed from message to event.
Word-of-mouth was working at zero cost to VimoSEWA.	Every activation funded itself, and then funded the next one, through reputation alone.
A pre-activation poster started doing work it had not done before.	A single poster in a BUA now triggered enquiries, because the brand context already existed.
The cooperative had begun to **scale on pull, not push**.	The most economically efficient form of growth a low-budget brand can earn.

A ₹500 activation, built for push, started behaving as a magnet. Demand walked into the office. The model began amortising not just its own cost, but the cost of every future activation it triggered.

> ***That is not marketing. That is earned distribution*** *— and it is the cheapest form of growth any institution can possibly own.*

SECTION 11

What We Delivered

Against the three commitments.

Commitment	What was delivered
1. Rebuild VimoSEWA's brand value	Brand presence built BUA by BUA across Old Ahmedabad. Recognition among women under 40 — the cohort that had not previously known the brand existed — grew through ground advocacy, not media. Internal voice unified for the first time. Communities began requesting activations in their own areas — earned brand pull at zero incremental cost.
2. Show Oxford rising sales	New insurance activations on the ground, documented BUA by BUA with the polling-booth geotag underneath. Oxford received quantitative proof, with geographic granularity, that the model worked at the unit cost of ₹500 per BUA.
3. Build the structural blueprint	A complete, replicable architecture: 200 BUAs · 20 TGAs · polling-booth geotag · Vimo Sewa Sakhi field-force layer · wasteful-expense activation as the entry tool · 15-day return cadence · ₹500 per BUA unit cost. **Mass-level deployment was no longer a hypothesis. It was a documented system at known unit economics.**

What This Engagement Uniquely Produced

- **Fixed geotag at scale** — 200 BUAs anchored on stable, government-mapped polling-booth boundaries.
- **A ground field force** — Vimo Sewa Sakhis recruited from the audience itself.
- **New insurance activations** — direct premium sales from previously-uninsured households.
- **Rising brand value** — measurable in market recognition among the under-40 cohort.
- **Ground-level brand advocacy** — mothers carrying the brand voluntarily inside their own networks.
- **Demand-driven pull** — women walking into VimoSEWA's office requesting activations in their own areas.
- **An Oxford-ready blueprint** — a deployment system Oxford could fund and scale, at a unit cost the cooperative could carry.

SECTION 12

What Made This Work

Five strategic shifts.

Conventional approach	What we did instead
Treat a small budget as a problem.	**Treat the ₹500 cap as the design specification.** Anything that did not survive that test did not enter the model.
Start with external creative.	**Start with internal branding.** The team had to sound the same before the campaign could mean anything.
Sell to the woman directly.	**Enter through the girl child.** The household's cash visibility lived in the daughter's daily ₹5–₹10.
Argue about affordability.	**Make wasteful expense visible.** The security meter did the work no slogan could.
Hire a field force, then deploy.	**Let the audience produce its own field force.** Every activation was a Vimo Sewa Sakhi recruitment funnel.

SECTION 13

Why This Matters Beyond VimoSEWA

Five principles that travel.

Five principles from this engagement travel to any low-trust, low-recognition, low-budget brand entering a hard-to-reach audience.

PRINCIPLE 01

A pre-deployment study is the price of admission, not a phase.

The 15-slide framework was the instrument that aligned Oxford, VimoSEWA, and the consultant on the same diagnosis before a rupee was spent. No deployment that skips that step survives field reality.

PRINCIPLE 02

Treat unit cost as design, not constraint.

₹500 per activation was the brief. It was also the reason the model worked. Anything that could not survive that cap did not enter the design. That discipline is what made the model fundable, scalable, and replicable.

PRINCIPLE 03

Internal cohesion is a prerequisite, not a phase.

A campaign laid on a fragmented internal voice produces inconsistent field results. Fix the inside first. Always.

PRINCIPLE 04

Find the household's invisible cash before you argue about affordability.

Poor households are not without money. They are without *visibility* into their own spending. Make the invisible visible — and the affordability conversation answers itself.

PRINCIPLE 05

Build the model so it can be pulled, not just pushed.

A campaign that succeeds at push is good. A campaign that earns its own demand is structurally cheaper, structurally more resilient, and structurally more brand-defining. Design every activation with that second outcome in view.

SECTION CLOSING

Consultant's Note

> *"₹500 per activation. Two people, a few reusable carts, one poster, one campaign line. The cooperative did not need more money. It needed a model that could survive the money it actually had — and earn its own demand once it was running."*
>
> **— SANJEEV PARASHAR · SR. BRAND CONSULTANT**

VimoSEWA had everything except the things a brand needs to actually grow: voice, recognition, field, and advocacy. In one engagement — anchored on a pre-deployment study, executed through internal branding, a campaign line, a structural geotag, a single inspired BTL activation, and a unit-cost discipline that never moved — we built all four.

And we gave Oxford what it had asked for in the first place: a **mass-level social-security deployment system** that did not depend on charity, did not depend on top-down literacy programmes, and did not depend on a brand-led media spend the cooperative could never have afforded.

The girl child with the savings pouch was the strategic centre of this work. She was not a beneficiary. **She was the mechanism.**

And the model's deepest validation came not from the activations we ran. It came from the women who started **asking when the activation was coming to their area**.

When the audience cannot afford a stranger telling them what to do, the brand has to find an insider who can — and the model has to be cheap enough, replicable enough, and useful enough that the audience itself begins asking for more.

ENGAGEMENT DETAILS

Engagement led by **Sanjeev Parashar**, Sr. Brand Consultant.

Client mandate anchored by

Elaben Bhatt · Founder, SEWA Movement

Ramon Magsaysay Award · Padma Bhushan

Jayshree Vyas · MD, SEWA Bank

Director, Bombay Stock Exchange

Business Today, “India's Most Powerful Women” (Oct 2020)

Mirai Chatterjee · Chairperson, VimoSEWA Cooperative

Former Director, SEWA Social Security

Pre-deployment study delivered as a 15-slide strategic framework.

Field execution conducted in partnership with VimoSEWA Cooperative, Ahmedabad.

Geography: Old Ahmedabad — 200 BUAs across 20 TGAs

anchored on Election Commission polling-booth boundaries.

Unit cost: ₹500 per BUA activation.

Period: 2018–19.

OCEAN MULTIVISION · ART OF DRIVING CONSUMER ACTION