

WOMEN SALES FORCE: AN IMPACTFUL CHANNEL FOR HEALTH-RELATED PRODUCTS?

Lessons learned from practitioners

A report by

HYSTRA
hybrid strategies consulting



JANUARY 2022

FOR **GROWTH**
GROWTH

About the Private Sector Partnership (PSP) for Nutrition program and the Growth for Growth Network

Recognizing the important role of the private sector in food systems, the Bill & Melinda Gates Foundation launched the Private Sector Partnership (PSP) initiative under its global Nutrition Strategy in 2017. Its vision was to achieve sustainable nutritional impact at scale, through innovations and new business models that overcome barriers impeding private companies from making nutritious fortified foods affordable and accessible to low-income consumers in developing countries.

The PSP team established a network of technical assistance (TA) hubs, known as the PSP TA Hub Network, also called “Growth for Growth”. This network worked with partner companies to enable innovation across the value chain and advance learning on product design and sustainable business models for lower income consumer markets. The network represented a new approach to business consulting and TA. Composed of seven “hubs”, it offered wide-ranging interdisciplinary specialized expertise to company partnerships that enhance existing company capabilities and help unlock innovation across the value chain.

Four core hubs bring capabilities in consumer intelligence, marketing intelligence, and business model innovation to co-design new and innovative business models and private sector approaches – based on learnings from global best practices and adapted to low-income consumer segments – as well as measurement, learning, and evaluation to support real-time refinement of business models and the strategy’s broader learning and dissemination goals. These four core hubs are supported by an extended set of hubs that provide deep expertise in market research, product development, and nutrition.

This report is part of the broader set of PSP commercialization implementation tools, which include separate research pieces on “[Leveraging direct sales forces for impact at the last 100 meters](#)”, “[Consumption Frequency](#)”, and other webinar and content series of the Growth for Growth Network.

This report is based on research funded by the Bill & Melinda Gates Foundation. The findings and conclusions contained within are those of the authors and do not necessarily reflect positions or policies of the Bill & Melinda Gates Foundation.

About Hystra

Hystra is a global consulting firm specialized in inclusive businesses, whose vision is to transform businesses to scale up social and environmental innovations. In order to “be the change we want to see in the world”, Hystra itself is a hybrid consulting firm – a for-profit tool for social change. Since its creation in 2009, Hystra has supported close to 20 multinationals in setting up or improving inclusive business models, helped dozens of pioneering social enterprises refine their business models or fundraising strategies, supported the set up of social impact funds and multi-stakeholder coalitions, and worked with donors like the Bill & Melinda Gates Foundation on their collaboration with the private sector toward sustainable impact at scale. In 12 years, Hystra has worked in over 20 countries serving over 100 clients, including large corporations, social enterprises, international aid agencies, foundations, and governments, to support business models that change the lives of low-income communities across the globe.

For more information on Hystra and our publications, visit www.hystra.com
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TERMS AND ACRONYMS

CEO	Chief Executive Officer
CHW	Community Health Worker
FTE	Full-Time Equivalent
FMCG	Fast-Moving Consumer Goods
NGO	Non-Governmental Organization
PSP	Private Sector Partnership for Nutrition initiative
RSP	Rural Support Programs
RSPN	Rural Support Programs Network
SHG	Self-Help Group

ABOUT THIS REPORT

Context and objectives

Women direct sales forces selling health-related products have often been assumed to be a panacea to achieve both health and income generation objectives at once. Women agents are seen as better positioned than men to promote behavior change around health and sell essential products to (women) consumers, due to their strong networks and skills in connecting with consumers. Further, these jobs enable them to earn an income, which is expected to be a key step toward their own economic empowerment.

Given Bill & Melinda Gates Foundation's focus on gender, this report was commissioned to complement a literature review conducted by The Global Center for Gender Equality, based at Stanford University. The purpose is to assess if last mile distribution direct sales force marketing models can indeed be a promising avenue for women's economic empowerment. While The Global Center for Gender Equality identified five interesting case studies, they found that most existing evidence was anecdotal, with very few academic papers published on the topic – hence the request to look at other data sources to help confirm or challenge these assumptions.

In this context, the goal of this report is threefold:

- 1) Understand when a (primarily or exclusively) women direct sales force can be the best tool to reach low-income (women) consumers; especially with health-related products
- 2) Assess what impact it can create for sales agents and consumers
- 3) Identify the unique requirements to make those models successful

Terminology

In this report, we use the term “women (sales) agents” to refer to three sub-categories:

- Women community health workers (CHWs) or rural health agents: members of the community who provide basic health and medical services, and health-related products in rural areas
- Women street vendors: sales agents, generally part of the informal and urban economy and often independent entrepreneurs, who sell products in the streets; mainly fast-moving consumer goods (FMCGs)
- Women (door-to-door) sales agents: sales agents, often employed by companies in urban or rural areas, who sell products and services directly to consumers and sometimes to street vendors.

Moreover, “women direct sales force” refers to any type of semi-fixed or mobile sales force, in which predominantly women sales agents have direct interactions with consumers (including all three types of models above).

Methodology

This report draws on insights from first-hand experience studying and working with dozens of different direct sales force models since 2012; including research conducted by Hystra¹, and more recently with the Global Distributors Collective, which counts as members over 200 last mile distribution companies selling beneficial products in more than 50 countries around the world.²

This report is primarily based on data and best practices from 21 organizations among the most successful models that rely principally on women direct sales forces. Data has been collected through primary interviews and review of internal documents for 14 organizations (see list in BOX 1) and from previous Hystra work or study for three others. Additionally, four other organizations were included for their best practices, collected via secondary research (see BOX 3 for the list of organizations).

To select the case studies, we leveraged the desk-based research conducted by the Global Center for Gender

¹ Hystra (2014), “Marketing Nutrition for the BoP”

² Global Distributors Collective is a collective of last mile distributors around the world, dedicated to supporting distributors to reach millions of unserved customers with life-changing products, and to developing the last mile distribution sector as a whole. It is hosted by Practical Action alongside implementing partners Hystra and BopInc. For more information visit <https://globaldistributorscollective.org/>

Equality at Stanford University, complemented this with our own, and interviewed a range of gender and last mile distribution experts (see Section 6: Acknowledgements and sources).

The 14 organizations selected for case studies fit the following criteria:

- they are currently operating in developing countries to reach low-income consumers
- they are working with a majority of women sales agents (at least 75% of their sales agents are women, in at least one of their countries of operation)
- they are doing at least some product sales, i.e. we excluded models only doing behavior change or free distribution of products³
- they have at least some health-related products in their portfolio. We kept the definition of “health-related” quite broad, in order to strengthen the learnings on women peer-to-peer selling. “Health-related products” therefore refers not only to medicines but also to hygiene and nutrition products, contraceptives, durable products with a positive health and safety impact (e.g. cooking and solar products), and cosmetics
- they have been able to scale their women sales force to at least 100 women agents (six had between 100 and 1,000 agents, three had between 1,000 and 10,000 agents, and five had more than 10,000 agents)
- they are recognized by experts as best practices in this space.

NB: By definition, we thus excluded direct sales forces that were not composed mostly of women. This paper does not in any way intend to minimize such organizations’ work and impact, especially as some have made great strides in including women in networks that were initially men-only. A study focused on mixed-sex direct sales forces could bring essential, complementary insights to this one; notably to better support organizations looking to increase the representation of women in their sales force.

The 14 organizations selected include social businesses, NGOs and corporate programs. Their women agents work in different settings and are referred to in different ways: agents, animatrices, community health workers, Kiteiras, Shasthya Shebikas, and more. As explained above, all provide essential products in their communities.

Figure 1- The 14 case studies included in this research span three continents



Note: Some of these individual projects span several countries. The map shows the country of focus for this study.

COVID-19 CAVEAT: All interviews were conducted between April and June 2021, amid the COVID-19 crisis. In this context, some organizations had to reduce or even entirely suspend their operations. We sometimes used data gathered pre-pandemic, to better reflect companies’ usual model.

³ While this research focuses on health-related products distribution via women direct sales forces, various networks and organizations provide healthcare services in low- and middle-income countries; using similar, women-led models to distribute vaccinations, maternal care, micro-insurance and more. Comparing their success factors with those of the women sales forces described here could provide interesting insights.

BOX I: Case studies done for this report (shown on map above)

Bel Sharing Cities: Bel's Sharing Cities program aims at expanding its traditional distribution channels through street vendors, adapted to local purchasing behaviors. Today, it distributes Bel's enhanced nutritional products via 7,000 existing street vendors, while supporting them to access better working conditions. The proportion of women vendors within the direct sales force varies with local context; from no women vendors in India to all women vendors in Democratic Republic of the Congo.

BRAC Shasthya Shebikas: BRAC is one of the world's largest NGOs. The "Shasthya Shebikas" (CHWs) network forms the "back-bone" of BRAC's Health, Nutrition and Population Program. Frontline, women CHWs provide basic healthcare services, promote health, nutrition and hygiene education, and deliver health products to consumers' doorsteps. The Shasthya Shebikas operate in both rural and urban under-served areas of Bangladesh, in return for a stipend. Today, circa 45,000 Shasthya Shebikas serve a total of 85 million people.

Dharma Life: Dharma Life has built a multiproduct social commerce network across more than 50,000 villages throughout rural India, relying on part-time village level entrepreneurs (VLEs), paid on commission, to sell beneficial products such as solar lanterns, improved cookstoves and fortified foods. 80% of the 17,000 VLEs are women; with 4,500 being active on a monthly basis, 8,500 on a quarterly basis, and the remainder on an annual basis.

FanMilk Nigeria: FanMilk is a Danone operating company specialized in dairy and plant-based products, which are distributed in Ghana, Nigeria, Ivory Coast, Togo, and Burkina Faso. FanPrime is the fortified product of the brand, sold in Nigeria since 2020 - initially with support from the Bill & Melinda Gates Foundation PSP program. FanMilk has set up a dedicated women sales force of 150 women sales agents to distribute the new product.

Grameen Danone Foods: Grameen Danone Foods Limited (GDFL) is a joint venture between Danone and Grameen aimed at addressing child malnutrition in Bangladesh, by selling fortified yogurts for five to 12 year old children in vulnerable areas. Products are distributed through 200 women sales agents in rural Bangladesh (down from over 500 at its peak), serving an average of five villages each, and through more than 20,000 retail stores which now account for over 80% of products sold.

Greenstar: Greenstar is a social marketing company whose objective is to increase choices around, and access to, quality, modern family planning methods and contraceptives in Pakistan. The company employs 200 to 400 women CHWs at any given time, depending on live projects; each covering 1,000 households on average.

JITA Bangladesh: JITA Bangladesh is a social business that distributes FMCGs (health, hygiene and nutrition products). Their sales channels include a network of 30,000 small rural shops, as well as women sales agents working from their homes (200 agents) or going door-to-door (50 agents); each covering 100 households on average.

Danone Kiteiras: Danone Kiteiras is a direct-to-consumer distribution program working with women from the poorest communities of Brazil, who sell Danone dairy products through catalogues in their communities. As of 2021, the program includes 1,500 "Kiteiras" (sales agents), of which 90% are women.

Frontier Markets: Frontier Markets is a social e-commerce platform with a mission to create an "easy life" for rural customers in India, by providing them with products and services including durables, fast-moving consumer goods and digital services. The company employs 10,000 "Sahelis" (women sales agents), each covering 50 to 100 households, who have collectively sold three million products to date.

Living Goods: Living Goods helps CHWs improve and expand their services by digitally empowering them to provide essential medicines, relevant services and advice to their customers. Prior to COVID-19, some CHWs also sold health products such as mosquito nets, nutritious porridge, and safe birthing kits for extra income. At the time of writing this is not happening, and all medicines are free. More than 11,000 CHWs participate in Living Goods' programs in Uganda and Kenya; with 95% and 74% being women, respectively. Each CHW reaches 500 to 800 people on average.

Natura: The leading Brazilian manufacturer and marketer of cosmetics, fragrances and toiletries, Natura is widely known for its sizeable direct sales force. Its two million agents in Latin America, 90% of whom are women, sell door-to-door and also provide customers with beauty advice.

Nutri'zaza: Nutri'zaza is a social business fighting child malnutrition in Madagascar. The company developed its own fortified flour for six to 24-month-old children, distributed through a unique "restaurants for baby" (and mothers)

concept; women door-to-door sales agents (mostly as a ready-to-eat breakfast); and via shops, in its dry form. 117 door-to-door agents are currently working in Madagascar, of which 91% are women, each serving 200 to 300 children.

Pollinate Group: Pollinate Group's vision is to alleviate poverty by identifying, training and supporting local women entrepreneurs in India and Nepal to distribute products that improve health, and save time and money for neglected communities. The organization has worked with 900 women since its creation in 2013, each serving 300 to 500 households.

The Rural Support Programmes Network (RSPN): RSPN is the largest development network in Pakistan, composed of ten rural support programs (RSPs). RSPs believe that low-income people are committed to improving their own lives. RSPs therefore provide them with the social guidance and technical and financial assistance they need to raise themselves out of poverty. RSPN is implementing the “empowering Pakistani women through financial inclusion and economic growth” project with Unilever, involving 3,000 of its “Guddi Bajis” (women sales agents); each covering 200 to 250 households.

To build a more comprehensive benchmark, we added to the 14 case studies three organizations whom we worked with or studied in the past five years (using data from when they were operating at scale).

Overall, the findings, and in particular the graphs presented in this report, are therefore based on the direct analysis of 17 organizations that:

- Operate in 11 countries: 70% in South and South-East Asia, 18% in sub-Saharan Africa and 12% in Latin America⁴
- Include 12 that are for-profit and five that are not-for-profit
- Employ a total of 2.2 million sales agents (two million for Natura alone); among which 95% are women

Finally, we added qualitative examples from four organizations (see BOX 2): Myna Mahila Foundation and Bidhaa Sasa, organizations encountered by Hystra through other projects, with particularly relevant best practices relating to reaching women consumers via women direct sales forces; and Sanivation and WaterSHED, studied in the Bill & Melinda Gates Foundation Gender Equality Toolbox⁵ (see BOX 3).

BOX 2: Other organizations mentioned in this report

Bidhaa Sasa: Bidha Sasa is a distributor of solar products, agricultural tools and clean cooking appliances in Kenya. The company distributes products through over 1,000 “Group Leaders” (of which 78% are women) who demonstrate the products and organize groups of clients. Today, it has 80,000 clients, with 69% of Bidhaa Sasa's clientele being women.

Myna Mahila Foundation: Myna Mahila Foundation is an Indian non-profit organization manufacturing and distributing sanitary pads in slum areas. Local women are employed to make and distribute the pads door-to-door and to conduct menstrual health awareness events. The organization counts 20 sales agents today, reaching 10,000 women a month in Mumbai and its neighboring region.

Sanivation: Sanivation is a Kenyan manufacturer and distributor of cost-effective and non-sewered sanitation options for urban and peri-urban communities. Its model integrates sanitation services along the entire value chain, from in-home services to resource treatment and value recovery (making and selling waste-derived charcoal briquettes).

WaterShed Cambodia: WaterSHED's objective is to build the rural market for water, sanitation, and hygiene products and services across South-East Asia. In Cambodia, the organization sells affordable latrines through local enterprises, advocating for a better involvement of women as staff and beneficiaries. To date, WaterSHED has successfully enabled small businesses to sell more than 200,000 toilets across Southeast Asia.

⁴ This over-representation of Asia may influence the type and extent of cultural norms and constraints discussed further in the report.

BOX 3: Gender Equality Toolbox – Bill & Melinda Gates Foundation

The Bill & Melinda Gates Foundation's Gender Equality Toolbox is a publicly available resource. It consists of tools that can guide foundation staff and partners in designing, managing and measuring the results and impact of gender-intentional⁶ and gender-transformative⁷ programs and investments. It is composed of the following documents:

- Gender Equality Lexicon: a concise set of clearly defined gender concepts. This lexicon helps to ensure staff benefit from the use of a common language
- Conceptual model of women and girls' empowerment: the Foundation's model that can inform program design, strategy and policy work on gender equality
- Methods for measuring empowerment: practical guidance for program officers and partners on how to measure and evaluate women and girls' empowerment
- Gender equality primer: key concepts, the motivations for and lessons learned from gender mainstreaming efforts, and the Foundation's approach to transitioning to a gender-intentional institution
- Gender integration guide: key questions for investment makers and tips about what to look out for during the investment design phase
- Gender integration marker: a tool to assess the level of gender intentionality (gender unintentional, intentional, transformative) during investment design
- Gender integration marker aid: an instruction manual designed to support the use of the Gender Integration Marker
- Several case studies on gender integration and a report titled "Gender and the Sanitation Value Chain: A Review of the Evidence".

5 Bill & Melinda Gates Foundation (2021), "Gender Equality Toolbox"

6 A gender-intentional program or investment is designed to reduce gender gaps/barriers in access to resources or increase the evidence base around gender gaps/barriers; Bill & Melinda Gates Foundation (2021), "Gender Equality Toolbox"

7 A gender-transformative program or investment is designed to reduce gender gaps/barriers in agency or control over resources; Bill & Melinda Gates Foundation (2021), "Gender Equality Toolbox"



Frontier Markets' "sahelis"

Credits: Frontier Markets

EXECUTIVE SUMMARY

The dearth of data on women direct sales forces

Women direct sales forces selling health-related products have often been assumed to be a panacea to achieve both health and income generation objectives at once. Women agents are seen as better positioned than men to promote behavior change around health and sell essential products to (women) consumers, due to their strong networks and skills in connecting with consumers. Further, these jobs enable them to earn an income, which is expected to be a key step toward their own economic empowerment.

Yet, beyond a few impact studies on individual organizations, little research has been done to prove or disprove this assumption. In analyzing organizations distributing health-related and nutritious products via women direct sales forces, this research finds that the case is not clear-cut and requires a more nuanced understanding.

When are women sales forces well-suited to sell health-related products?

Looking across the organizations analyzed for this research, it appears that women sales forces do best in contexts where working with women brings a competitive advantage - which is not necessarily the case for all organizations selling health-related products.

There is one preliminary condition for women to be able to join direct sales forces in low-income contexts: the sales position needs to require little or no traveling, since women's employment opportunities in developing countries are still often limited by constrained mobility.

When they are able to join direct sales forces, women sales agents can be more effective than their men counterparts for peer-to-peer sales of products specifically targeting women or children. They are also sometimes the only possible entry point for products related to cultural taboos, such as menstrual hygiene products and contraceptives.

Beyond effectiveness, women sales agents can also be a more cost-efficient sales channel than men. This will typically be the case when pre-existing local women's networks make it easier to identify and recruit qualified women than men; when social and cultural constraints restrict their access to other employment opportunities, making sales agent roles more compelling to women; or when the job description better suits women's daily realities, particularly in terms of their mobility and family and domestic requirements. Health-related roles or, more generally, part-time community sales jobs in rural areas, as well as some street vending roles in urban settings, fall into this category.

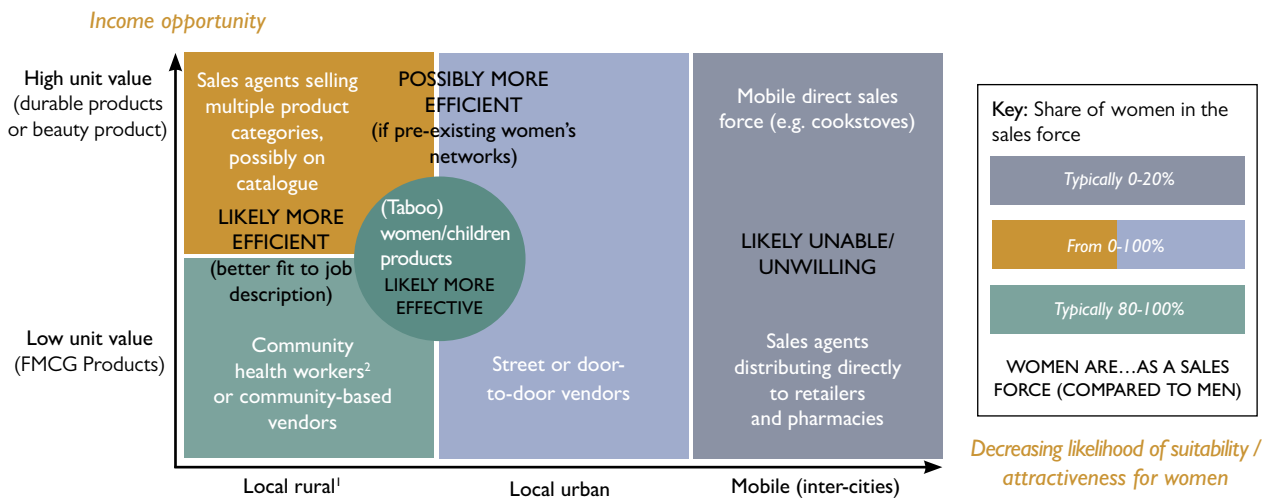
It is, however, important to remember that cost-efficiency for the organizations might not translate into quality employment, nor be financially lucrative or supportive, for women themselves (see below on their earning potential in these roles). In enabling women to take on roles as sales agents, companies also have a responsibility to ensure these roles are fulfilling, appropriately remunerated and provide suitable development opportunities, in recognition of the value that women add to their sales forces.

Women sales agents' earning potential: from marginal to sizeable

According to our research, three key factors influence the participation of women in direct sales forces (Figure 2):

- **The level of mobility required.** This makes it more or less possible for women to join the sales force, and impacts their catchment area and thus their earning opportunities.
- **The value of the products sold.** This impacts the unit margin that sales agents can make on products sold, and thus their earning opportunities.
- **The type of products sold.** Women sales agents will be more likely to be comfortable in and effective at selling products that are women-specific, compared to men.

Figure 2 - When do women bring a competitive advantage compared to men in a direct sales force?



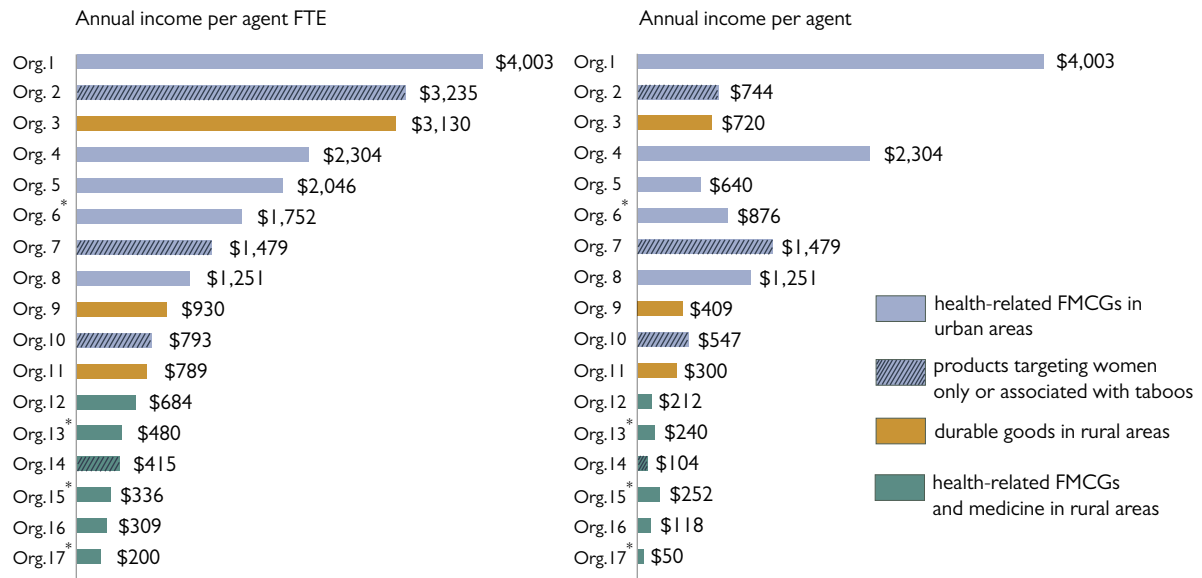
Note: ¹ implying limited customer base, ² job opportunities often focusing more on awareness and education than on sales
 Source: based on desk research and interviews of 14 social entrepreneurs conducted in May-June 2021 and on previous data collected in 2013 for 3 projects at scale

Depending on the density of their catchment area and the unit price of the goods they sell, women can access from a marginal to a sizeable income that can vary by a factor of 20 (Figure 3 below). The density of the place where they operate will determine how many clients they are able to cover, while the unit value of the goods they sell with determine the margins they can earn.

Overall, incomes tend to be lower in rural areas, where the customer base is more limited due to lower population density. Across the organizations studied, health-related sales agents in rural areas make between US\$50 and US\$300 annually (US\$200 to US\$700 in Full Time Equivalent – FTE). This level of income only represents an ‘add-on revenue’ for women sales agents and their households. Agents selling durable goods in rural areas typically earn several times more income, from US\$300 to US\$800 annually in our sample (US\$700 to US\$3,200 FTE, with just one outlier above US\$1000).

In urban settings, sales roles have a denser catchment area, allowing for more significant income streams of US\$500 to US\$4,000 annually (US\$800 to US\$4,000 FTE).

Figure 3 - Average annual income earned by agents in full-time equivalent (FTE) and in real time worked, for the 17 organizations studied for this report (in USD)



Source: based on desk-based research and interviews with 14 social entrepreneurs conducted in May and June 2021 and on previous data collected in 2013-14 for three projects at scale

* models focusing more on awareness and education than on sales

Attracting and retaining women sales agents through tailored HR practices

There are some clear quick wins in terms of human resource practices to motivate and retain women in sales force roles. Profiling agents well is a first step: across organizations, best performing agents often share a similar profile. They are well regarded, married women with children old enough for them to be away from home, who are also digitally savvy and ideally already have some community or work experience. Once women are hired, financial and non-financial incentives, tailored training and adapted working conditions can help them serve more customers and earn more income, and stay longer within their organizations.

Finally, the little data available about the link between women direct sales forces earning additional income and feeling “empowered”, suggests this is by no means a given. A few studies seem to demonstrate that for women sales agents, earning an income does not automatically translate into “empowerment”, i.e. increased financial control, decision-making, and agency in their household.

The bottom line: a compelling opportunity to achieve impact

Leveraging women direct sales forces to distribute health-related products in emerging economies represents an exciting dual opportunity to both support more women to enter the workforce, and extend access to health-related products to women consumers. Women sales agents indeed seem particularly well-placed to sell high-impact woman-focused products such as contraceptives and sanitary products, that can have transformational potential for women consumers; and/ or to sell beneficial products in their communities in rural areas, or play a street vending role for health-related products in urban areas.

Yet, organizations considering leveraging women direct sales forces should be realistic about the number of people these women will be able to serve, given their limited mobility, as well as of the income they will be able to generate, considering the part-time hours they tend towards.

To frame these expectations, more data (beyond income) on the impact of women models is very much needed. Areas that need further research include:

- Documenting the business case for women direct sales forces, better understanding when and how women perform better than men (and vice versa)

- Documenting the (social) return on investment of women direct sales forces, measuring and quantifying the impact (beyond income generation) that being a sales agent for health-related products has on women, their household and their community
- Documenting best practices that can maximize women sales agents' chances of success, and hence, income.

This research is only a first step to understand the role and impact of women direct sales forces for health-related products. It is intended to capture what existing organizations have been doing, more than to recommend what existing and new organizations should be doing. Moving forward, documenting, and publishing with open access, evidence relating to the three areas mentioned above will be key to enable decision-makers in the private, non-governmental and public sectors to take into consideration the huge potential of women direct sales forces in their future choices.



Solar lights sold by Pollinate agents in the community

Credits: Ann Johanson

I. THE DEARTH OF DATA ON WOMEN DIRECT SALES FORCES

Women direct sales force models selling life-improving products have sometimes been seen as a panacea to achieve multiple impact objectives at once, in emerging economies. It is true that women are over-represented in health and social sector employment, with 70% of roles⁸ in these sectors occupied by women versus just 40% across all sectors, globally.⁹ Possibly reflecting these statistics, women direct sales forces are often considered an obvious solution to help enable access to health-related products,¹⁰ especially for women. The general assumption we have heard when discussing this report with experts and social entrepreneurs, is that women agents are well-positioned to promote behavior change around health and sell essential products to their peers, due to their strong networks and skills in connecting with and relating to consumers; while also generating income for themselves – a win-win situation.

However, there is very little formal, systematic data available to support this assumption. The organizations studied in this report had gathered few – if any – data on their customers' health and the impact that income-generation had on their agents. They focused predominantly on traditional business indicators, which is understandable from a business point of view, yet surprising when impact on clients or sales agents is part of the organization's goal.

I.1 A FEW DATA POINTS ON THE IMPACT ON CONSUMERS

Organizations operating via CHWs and typically funded by donors tend to measure the impact of their activities on their consumers' health annually, or for specific development programs. These organizations are often NGOs with dedicated departments and/or dedicated funding to conduct impact assessments. They tend to focus on the impact of the overall health services provided by CHWs, rather than on the impact of specific products. For example, Living Goods published an impact report in 2020¹¹ demonstrating e.g. the number of sick children treated and pregnancies registered.

Conversely, commercial organizations that sell health-related products (e.g. nutritious food or hygiene products) very rarely measure their impact on consumers. For-profit companies tend not to have the budget, human resources or incentive to conduct health impact assessments. Despite these organizations' aim to improve health or nutritional outcomes, and the significant time and money they have invested in refining their products to achieve this, very few actually measure the impact of these efforts. While purchase frequency could provide an impact proxy for health-related products requiring regular use, only three of the organizations studied were measuring their consumers' consumption frequency, including one which was receiving funds from a donor to do so. This lack of consumption frequency data aligned with findings from previous research on organizations marketing nutritious foods.¹²

I.2 VERY LITTLE DATA ON THE IMPACT ON WOMEN SALES FORCES

Even lesser data is available regarding the impact of these organizations on women agents. While several of the organizations studied in this report were specifically focused on women's empowerment and/or had a declared gender focus to their work, only a few measured their impact in this area. Companies usually track income data – the most obvious and easiest to monitor performance indicator – but only a few measure their overall impact on their women agent's lives, beyond some anecdotal studies on women agents who had done particularly well, as shown in figure 4. In contrast to these assumptions, extensive literature on the specific adjacent segment of CHWs

8 Boniol M., et al (2019), "Gender equity in the health workforce: analysis of 104 countries"

9 World Bank (2019), "Labour force, female (% of total labour force)"

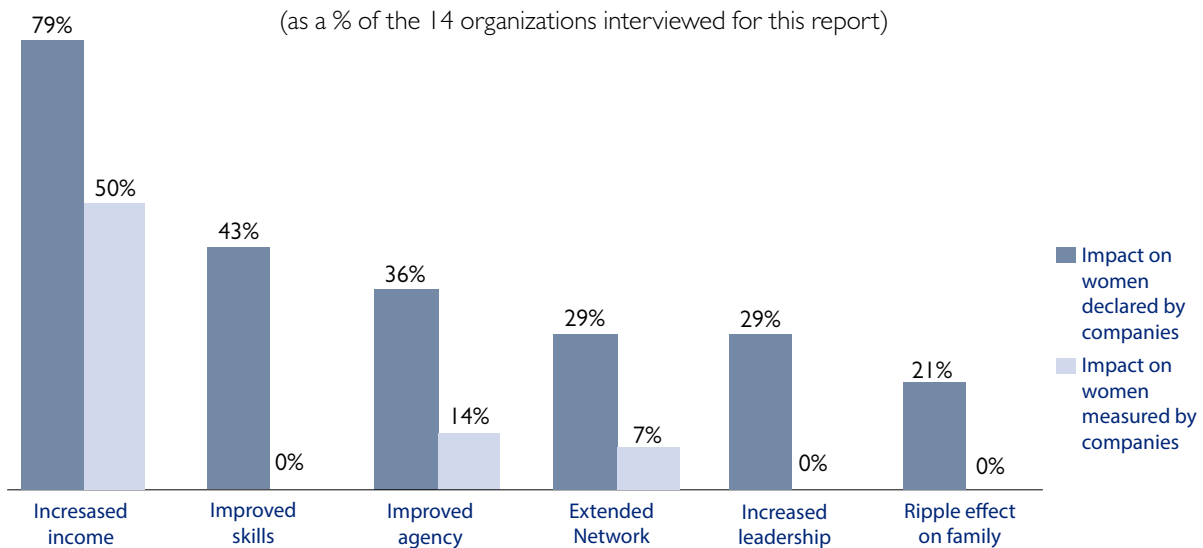
10 While this research focuses on health-related products distribution via women direct sales forces, some networks have also been highly effective in providing health care services in low- and middle-income countries; using similar, women-led models to distribute vaccinations, maternal care, micro-insurance and more.

11 Living Goods (2020), "Our results: 2020"

12 Hystra, (2014), "Marketing Nutrition for the BoP"

seems to show that CHWs (90% of whom are women) are potentially underpaid.¹³ A study published in The Lancet on women and health found that CHWs' incomes are "small, inconsistent and insufficient" and even that CHWs are very often volunteers; in a multi-country study in sub-Saharan Africa, only 7% of CHWs received a stipend.¹⁴

Figure 4- Impact of being a sales agent on women as declared (and backed-up) by organizations



Source: based on interviews with 14 social entrepreneurs conducted in May and June 2021

The only data relating to “gender impact”, and available across organizations, is women agents’ income, which this report has thus used as proxy for impact on women sales agents. This is clearly only a partial measure of financial empowerment for women agents. Income figures say nothing about how much control and agency women actually have over their income, nor how this money is used. Income figures also do not provide consumer-related insights, such as why consumers made a particular purchase – and whether the sex of the sales agent was a factor in their purchasing decision. We are very aware of these limitations and hope that this report can be a call to action to gather further evidence on this important topic.

1.3 THE NEED FOR ADDITIONAL MEASUREMENT

Measuring more systematically these additional metrics (e.g. skills and leadership improvement, level of agency, impact on household) is key to better understanding the existing and potential impact of women direct sales forces on their consumers, and the impact on the sales agents themselves. As discussed above, sales organizations’ perceptions and anecdotes often seem unsupported by quantitative evidence. In order to truly move in the direction of empowerment, they should consider what additional data they could collect, either as part of, or in addition to, their existing processes; establish a baseline; and then better monitor these supposed outcomes against tangible indicators.

Yet it is not necessarily realistic to expect sales organizations to do this alone – donors could play a key role in supporting this agenda. Donors interested in gender equality should fund more assessments to help build the evidence base demonstrating what impact being a sales agent – or, more broadly, accessing opportunities and income that were previously out of reach – has on women and their families. Publishing these results with open access would also be a powerful way to help other organizations to better design and improve their impact on women direct sales forces; in turn enabling donors and organizations to make more effective, data-driven investments and decisions.

In any case, by investigating what makes women direct sales forces do well when selling health-related products, how much they can earn from this, and which early practices can help attract and retain women agents, we hope that this research can be a first step in building the required evidence base.

¹³ “While the global health workforce is predominantly female, women in the health and social work sectors tend to be concentrated in lower-skilled jobs, with less pay and at the bottom end of the professional hierarchies. (...) Because care work involves tasks that women have traditionally performed without pay, the skills required for care work – and care provision in general – are undervalued or overlooked in national measures of the economy. It has been argued that the labour market devalues so-called “female” tasks and skills, as shown by the fact that where women’s share in the workforce or in an occupation increases, wages often decline.” From ILO (2017), “Improving employment and working conditions in health services”

¹⁴ Langer, A., et al. (2015), “Women and health: the key for sustainable development”



A JITA's "aparajita" conducting door-to-door-sales

Credits: JITA

2. WHEN ARE WOMEN SALES FORCES WELL-SUITED TO SELL HEALTH-RELATED PRODUCTS?

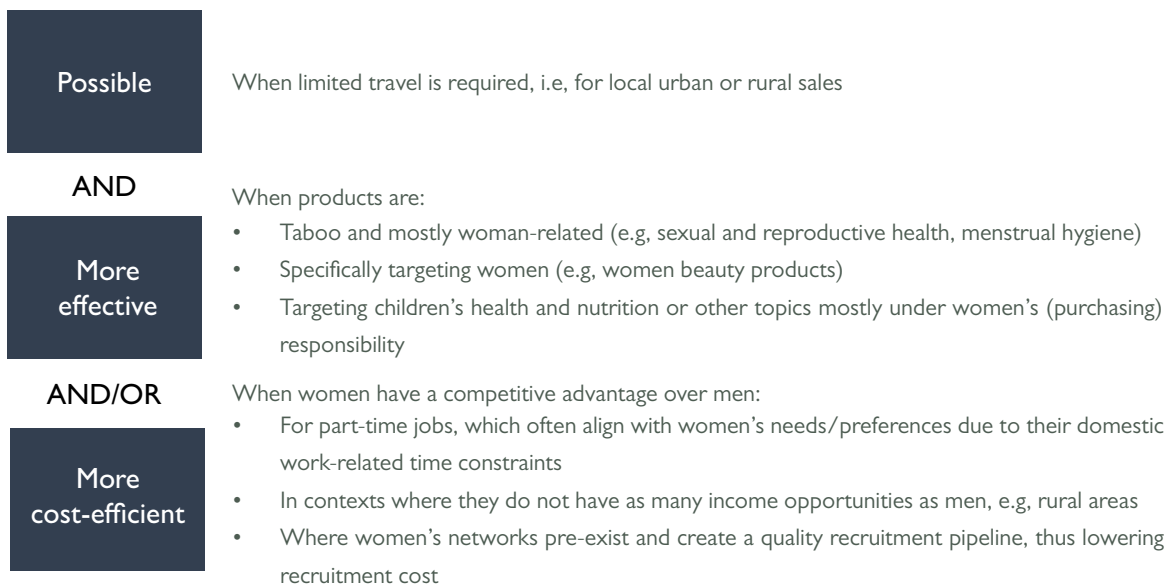
Across the 17 organizations studied, a common pattern seems to explain, at least partly, their success in working with a sales force composed primarily of women: it brought them a competitive advantage compared to working primarily with men.

More specifically, all 17 organizations had in common that they operated in environments which made it:

- Possible for women to take on sales agents roles. While this may sound obvious, we will see below that “possible” mainly came down to (limited) mobility requirements
- Desirable for these organizations to work with women, because it gave them a competitive edge in terms of:
 - Effectiveness (i.e, women agents sold more and/or served their customers better than their men counterparts would have); and/or
 - Cost-efficiency (i.e, it was less costly to hire, train and retain women than men, for similar levels of expected sales).

Figure 5 provides a summary of these conditions, which are further detailed below.

Figure 5 - When limited travel is required, a female sales force can be more effective and/ or cost-efficient than a male one



2.1 MAKING IT POSSIBLE: WHEN INTER-CITY TRAVELLING IS REQUIRED, WOMEN ARE UNLIKELY TO JOIN THE SALES FORCES

In many developing countries, women’s employment opportunities are still highly limited by mobility, and sometimes also other family and cultural constraints. Tailored practices to hire and retain women can help overcome some of these latter constraints (see section 4.2 for some examples). Women’s lack of mobility, however, can be very hard to overcome. A recent World Bank study on mobility in urban Latin America found that “women prefer proximity over quality of jobs” and a similar study in Mumbai found that, while men took

close to 80% of their trips for professional reasons, women only attributed 17% of their trips to regular work activities.¹⁵ Similarly, WaterSHED – an organization selling affordable latrines through local enterprises in Cambodia – reported that 47% of its local women entrepreneurs (sales agents) were highly concerned with damaging their integrity and reputation if seen traveling alone to remote areas, due to the (gendered) cultural and social stigma surrounding women’s participation in public spaces. They also stated mountainous terrain and inclement weather conditions as barriers to mobility, since they often had less experience driving motorcycles than men.¹⁶

Because of these challenges, direct sales forces, which tend to be highly mobile, have historically mostly been composed of men. Scott Roy, whose firm Whitten & Roy Partnership has supported over 100 direct sales forces selling essential goods in developing markets, confirmed this finding: in his experience, mobile sales forces in developing countries struggle to achieve a proportion of women beyond 10-20%.

Even organizations studied in this report that are focused on gender inclusion acknowledge that they hire men for their most mobile roles. For example, Greenstar, a Pakistani social marketing organization providing access to family planning methods in both urban and rural areas, and Frontier Markets, an Indian last mile distributor and e-commerce platform mobilizing rural women agents, aim to recruit women at the headquarters and at customer-facing levels, in CHW and rural sales agent roles respectively. However, Greenstar has only hired men as sales agents to pharmacies or healthcare providers, as “they are required to travel too far from home [for women]” according to Fawad Shamim, Deputy General Manager of Greenstar. Frontier Markets also mostly recruits men for its logistics roles, as explained by CEO Ajaita Shah: “Our “Sahelis” (sales agents) are 100% women, but our on-the-ground managers for delivery are all men. Supply chain and logistics require heavy lifting, driving a bike and a lot of travel, so it’s better suited for men. When you ask a woman candidate whether she wants to be a delivery executive, she says no, because of the travel and the hours. We are using a gender lens to create pragmatic opportunities for women [in other areas of the business]”.

Across the 17 organizations studied, women sales agents’ mobility was limited to their own “community”, which, depending on context, might be their neighborhood, a group of villages or a whole city. Across the organizations, eight were working in urban areas, either in their own neighborhood or in a specific area of their city. The other nine were working in rural areas, with sales agents’ travel limited to their own village – or sometimes even just a sub-segment of their village (at most 250 to 300 households, meaning they might be only a few kilometers away from another sales agent). For example, Frontier Markets’ Sahelis sell within a one to two kilometer radius around their own home. This also has advantages: as CEO Ajaita Shah explained, “each Saheli really owns and knows by heart her 50 to 100 households”.

2.2 LEVERAGING WOMEN SALES FORCES’ EFFECTIVENESS: GENDER-SPECIFIC PRODUCTS CAN BENEFIT FROM PEER-TO-PEER SELLING

When they are able to join the sales force, women sales agents can be more effective for peer-to-peer sales of products targeting women or children. They are also sometimes the only possible entry point for such products, due to cultural taboos around hygiene and family planning.

2.2.1 Products targeting women or children only

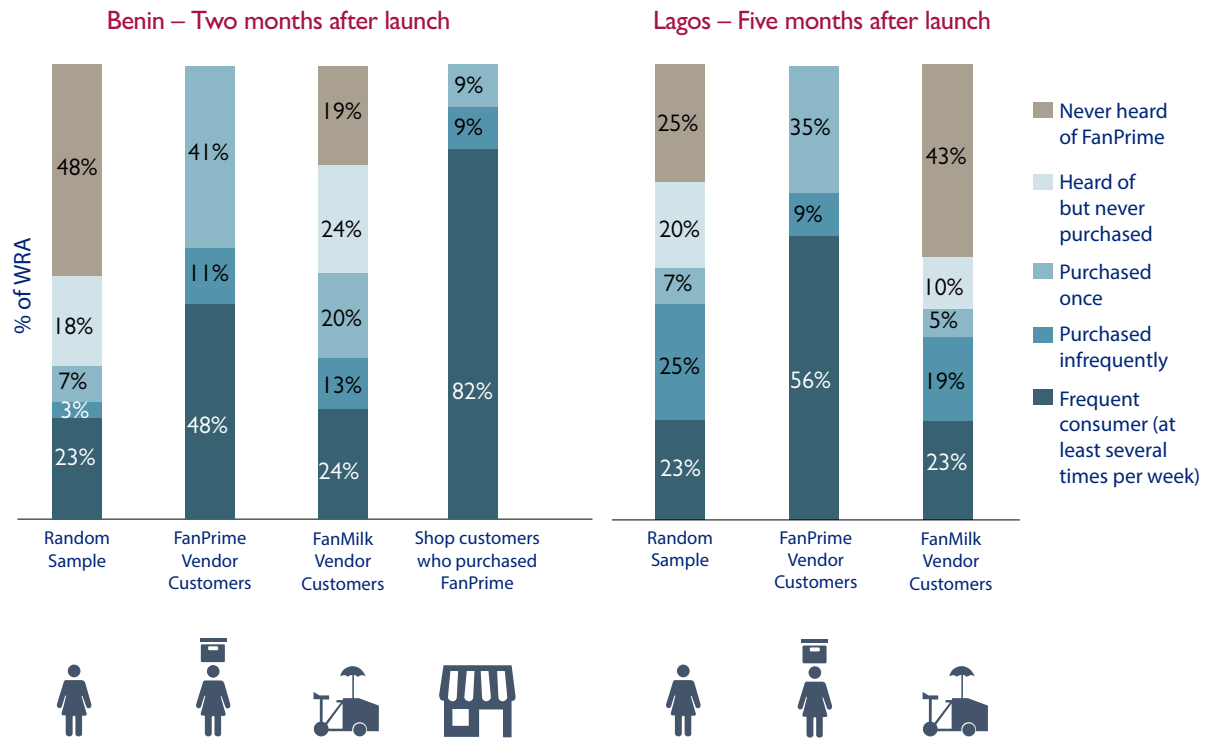
For products targeting women as the main buyer, women sales agents can be the most effective sales force to trigger initial sales thanks to peer-to-peer credibility. This was the strategy of FanMilk, a Danone brand specialized in dairy and plant-based products, when it launched FanPrime in Nigeria, a fortified frozen yogurt targeting women of reproductive age (and especially pregnant and lactating women). FanMilk adapted its commercial strategy to better reach this segment: in addition to the existing men vendors selling all types of FanMilk products, the company set up a network of women vendors dedicated to FanPrime. The objective was to increase market penetration and buying opportunities for women, by leveraging community relationships and selling the products in places most frequented by women – in open-air markets and around their homes. In addition to these channels, FanMilk also developed dedicated FanPrime (male) vendors selling to informal retail shops. Preliminary insights on consumption frequency

¹⁵ Dominguez Gonzalez, K., (2020), “Why does she move? A study of women’s mobility in LAC cities”.

¹⁶ Bill & Melinda Gates Foundation (2018), “Case studies in gender integration: Market-based solutions in Cambodia”

a few months after launch, presented in Figure 6, indicate that women vendors indeed achieved twice as high a proportion of frequent women consumers as male FanMilk vendors two months after launch in Benin City and five months after launch in Lagos. Yet, the highest occurrences of consumption frequency overall were actually in retail shops, where consumers were sure to find the product again the next day.

Figure 6 - Consumption frequency of FanPrime per distribution channel in two cities after launch



Source: Mathematica field data. Samples sizes between 80 and 150 customers.

Peer-to-peer women sales also work well with products that target children, when women are the primary caretaker. In Madagascar, Nutri'zaza, a social business fighting children's malnutrition through fortified porridge, found that on average it will take four times longer for a male door-to-door sales agent to create its targeted customer base (200 to 300 children) than for a woman door-to-door sales agent. For Mandresy Randriamiharisoa, General Manager of Nutri'zaza, this is because of women agents' credibility for children-related matters. "In Madagascar, families trust women more than men to sell adequately prepared porridge, when alterations could lead to intoxication". As a result, when men sales agents are recruited to cover harder-to-reach areas, women coaches support them to open their routes and build trust with consumers.

Once men sales agents have established their customer base, they are just as likely as women sales agents to secure repeat purchases – as is the case in Nutri'zaza's sales force. Overall, 35% of Nutri'zaza's customers buy the product every day. The company concludes that its high level of consumption frequency is most likely due to agents walking the same path in their neighborhood every day at the same time, singing the name of the porridge "Koba Aina" – not to the fact that its sales agents are mostly women.

Unsurprisingly, the effectiveness of women's peer-to-peer selling also applies to feminine products outside the health field. Natura, a leading Brazilian manufacturer and marketer of cosmetics, fragrances, and toiletries, has leveraged a sizeable women direct sales network for many years. The brand distributes its product through women "consultants" (sales agents); its network stands at two million, of which 90% are women. The company is proud to have an essentially female sales force, and to contribute to empower and develop them, both professionally and personally, while building the brand's image by making products available everywhere through real-life interactions. This direct distribution channel accounts for 90% of the company's revenue in Latin America.

2.2.2 Products associated with “taboos”

Going one step further, women direct sales forces are sometimes the only possible entry point for products related to cultural taboos, such as hygiene products and contraceptives. In most developing countries, cultural taboos are still deeply entrenched when it comes to menstruation, sexual and reproductive health, and more broadly to feminine health care. 47% of women in India feel very uncomfortable talking about sanitary pads, according to research conducted by Myna Mahila Foundation, an Indian non-profit organization manufacturing and distributing sanitary pads in slum areas.¹⁷ Similarly, when Sanivation, a Kenyan manufacturer and distributor of cost-effective and non-sewered sanitation options, conducted interviews with clients, women indeed reported that they were more likely to open up about their sanitation needs and preferences with women sales and servicing agents than their men counterparts.¹⁸

Social enterprises such as Greenstar or Myna Mahila Foundation have successfully and proactively built on this to set up women door-to-door sales networks reaching low-income women with “taboo” products. Greenstar relies on women sales agents to approach women consumers and to build trust: “Women are more open to speaking to them, especially about family planning, as men are not allowed in the home” says Fawad Shamim, Deputy General Manager. In India, Myna Mahila Foundation employs local women from urban slums to manufacture low-cost sanitary pads. They are sold door-to-door by women agents who also provide menstrual health education. By doing so, they give access to sanitary pads to women who reported being previously too ashamed to buy them from men shopkeepers. Five thousand women now use the organization’s sanitary pads instead of rags, with a 90% repeat customer rate.¹⁹

However, if products require a family decision or also impact men, complementary men sales agents might be required to engage male relatives. Greenstar has recruited “Sattar Bhai” (men healthcare workers who live in the community), to reach out to husbands and organize community meetings to generate men’s buy-in for family planning recommendations given to their wives.²⁰ Sattar Bhai now represent almost 20% of Greenstar agents. Similarly leveraging a balanced group of men and women health workers to reach consumers, RSPN, the largest development network in Pakistan, increased the rate of contraceptive use²¹ in its areas of operation from 29% to 50% in nine months.²²

2.2.3 Other health-related products: equivalent effectiveness between men and women?

Interestingly, some initially women-dominated models have seen limited to no difference in performance, after hiring men for sales agent roles. For example, Living Goods realized that an increasing number of men were interested in becoming CHWs; with men now accounting for 5% of CHWs in Uganda and 26% in Kenya. The organization did not notice differences between men and women CHWs in terms of health impact – the effectiveness of men CHWs appears similar to that of their women counterparts, overall. Contraceptives are the exception, however: women CHWs distribute more contraceptives than their men counterparts, despite making almost the same number of visits (7.2 distributed per month vs 5.5, for women and men CHWs respectively). This seems to confirm the assumption that women are more effective when it comes to women-specific products.

¹⁷ Myna Mahila Foundation (2020), “Homepage”

¹⁸ Bill & Melinda Gates Foundation (2018)

¹⁹ Myna Mahila Foundation (2019), “5 Years of Myna – Annual Report 2019-2020”

²⁰ Although this is the case in many countries, involving women’s spouses is not always the most effective way to improve access to contraception. In particular, research by Banerjee and Duflo (2011) has shown that in some settings, such as Zambia, informing the wife alone or having women in the same community adopt the method at the same time may be more effective.

²¹ According to WHO (2021), “contraceptive prevalence rate” is the percentage of women who are currently using, or whose sexual partner is currently using, at least one method of contraception, regardless of the method used.

²² Scale-up of CRP model under Falah – third-party validation results, from January to September 2011

2.3 LEVERAGING WOMEN SALES FORCES' COST-EFFICIENCY: PRE-EXISTING WOMEN'S NETWORKS AND JOB REQUIREMENTS THAT MATCH WOMEN'S REALITIES CAN MAKE WOMEN AGENTS COMPETITIVE

Beyond effectiveness, a women sales force can also be a more cost-efficient sales channel than men. This will typically be the case when pre-existing local women's networks make it easier to identify and recruit qualified women than qualified men; when social and cultural constraints restrict their access to other employment opportunities, making sales agent roles more compelling to women; or when the job description better suits women's daily realities, particularly in terms of their mobility and family and domestic requirements. As we will see below, health-related roles, or more generally part-time community sales jobs in rural areas, fall into this category. So do street vending roles in urban settings where women vendors are already common.

However, it is important to remember that cost-efficiency for the organization might not translate into quality employment, nor be financially lucrative, for women themselves. In enabling women to take on roles as sales agents, organizations therefore also have a responsibility to ensure these roles are fulfilling, appropriately remunerated and provide suitable development opportunities, in recognition of the value that women add to their sales forces. While this section looks into factors of cost-efficiency when working with women sales agents, section 3 delves into the level of income that women sales agents currently earn from these opportunities, and section 4 proposes examples of how organizations have adapted their human resources processes to offer women quality employment.

2.3.1 Local, health-related sales jobs can be more attractive to women than men

Local (rural) health-related sales roles have historically been filled mostly by women. This includes the 45,000 "Shasthya Shebikas" of BRAC, an international NGO targeting health, nutrition and water, sanitation and hygiene (WASH) -related issues in Bangladesh; the 11,000 CHWs of Living Goods, a non-profit organization that helps CHWs digitally improve and expand their services in Kenya and Uganda; and Pakistan's 100,000 Lady Health Workers.²³ As mentioned by Molly Christiansen, Global Program Strategy and Impact Director at Living Goods, "Women are a more logical choice for CHWs in most of the countries where we operate". It is indeed generally assumed that women will be better placed or more culturally accepted than men for local healthcare roles; especially if focusing on family planning and women and children's nutrition.

Beyond possible cultural reasons around health-related roles, women's specific household-related constraints and obligations can make them a better match for these jobs. In Bangladesh, both Grameen Danone, a Danone and Grameen joint venture selling children's fortified yogurts, and JITA, a social enterprise providing rural consumers with essential goods while empowering entrepreneurs, require part-time, highly local sales agents for their value proposition. While both organizations choose to focus on women in part to drive women's empowerment, the sales agents profiles they require are actually a good match for women's existing obligations and daily constraints. As Riad Rouf, CEO of JITA asserted: "you cannot expect these women to be full-time, they have at least five other responsibilities, including household and farm tasks". Such models thus enable women to participate in the local economy, while balancing their work duties with their domestic and care responsibilities.

Going one step further, given mobility, family and cultural constraints, sales agent roles can actually be unique opportunities for women (while men would have competing options). In India, for example, rural, low-income women have difficulty participating in the formal economy:²⁴ only 10% of women in rural areas had a formal job in 2018.²⁵ In this context, Frontier Markets CEO Ajaita Shah witnessed that "Sahelis are highly motivated, as these local jobs are unique opportunities for them to earn an income – within their time and cultural constraints. This income is actually four to five times better than what they could get with the few other opportunities accessible to them in their communities, such as working for an NGO project." Men, who have the option to travel and seek

23 GAVI (2019), "Pakistan Lady Health Workers"

24 Salve, P. (2019) "Why Rural Women Are Falling Out Of India's Workforce At Faster Rates Than Urban Women"

25 Sanghera, T. (2019), "Rural unemployment: When jobs disappear, women are the first to lose out"

full-time opportunities elsewhere, would probably be harder and more expensive to retain in similar positions. Thanks to the role's attractive conditions and the limited competition, Frontier Markets has managed to reach a 95% retention rate of their Sahelis since 2015, with an active ratio²⁶ of 91% (annually).

2.3.2 Potential women recruits can be easier to identify than men, thanks to pre-existing networks

Women's networks and groups (without a men's equivalent) can help screen women they already work with for sales roles, thus reducing recruitment costs. For example, women self-help groups (SHGs) in India consist of ten to 25 local women all saving small sums of money to offer credit to group members on a rotating basis.²⁷ Over 67 million Indian women are now part of 7.1 million SHG across India.²⁸ These SHGs represent an attractive recruitment pool for organizations, because members are often already trained in financial management; have a payment history; and are easy to reach out to because they are already identified by NGOs. For instance, Frontier Markets partners with NGOs that work with women members of SHGs across India, to identify trusted local women to recruit as Sahelis. Finding similarly trustworthy men would be more complex and costly, as there is no comparable infrastructure organizing men across these areas.

Going one step further, piggybacking on relevant women's sales networks - when they already exist - can be a cost efficient choice. Sharing Cities, the inclusive business program of the Bel group, aims to distribute Bel's enhanced nutritional products via existing informal street vendors with a complementary product basket while helping them access better working conditions. In Ho Chi Minh City, Vietnam, where the program first launched, it mainly targeted women, since they represented the majority of street vendors (75% of the program's participants are women). When expanding to other major cities of emerging countries, Bel had to adapt the program to the various existing street vendors' profiles and networks. As a result, Sharing Cities vendors are exclusively men in India, 65% women in Madagascar and entirely women in Democratic Republic of the Congo. The company therefore selects the profile of its street vendors depending on local habits; focusing on women when they are the most relevant and cost-efficient from a business point of view.

2.3.3 Working with women can unlock access to additional funding

In the last ten years, donors and impact investors have shown increasing interest in projects with a gender focus, as highlighted by KPMG's "Gender Lens Investing".²⁹ To mention just one (sizable) example, in 2021 the Bill & Melinda Gates Foundation announced a new commitment of US\$2.1bn for the next five years, to advance gender equality globally.³⁰ Greater focus on gender has led to "increasing requirements from donors and impact investors, for example on the number of women at each level of the company. They are interested in the business case for [women] agents, and in particular in understanding these [women] agents' influence on the financial return of an investment", as explained by Karen Stefiszyn, Gender Advisor for Power Africa. For example, among the organizations studied for this work, Frontier Markets was awarded a US\$500,000 design grant by Co-Impact, a global philanthropic collaborative supporting locally rooted coalitions with a strong gender focus.

2.3.4 Yet, working with women can also bring limitations

If women sales agents can be a less expensive sales force than men, they might be less effective overall if they are less comfortable selling to men. This lesser level of comfort could come from a lack of familiarity or even safety considerations when selling to men (as mentioned by two of the experts we interviewed). In theory, this could lower their effectiveness and hence impact at the community level, as well as their earning potential – since they would reach fewer men than male agents – also limiting their cost-effectiveness for the company. There would be very little that women sales agents could do to remedy this challenge, as it would come from entrenched gender norms beyond their control. We have not been able to find data proving or disproving these points – they warrant further research.

²⁶ To be considered active, a Saheli must meet defined targets on data collection and lead generation, and sell a minimum amount of products per month (defined based on her seniority)

²⁷ Wikipedia (2021), "Self-help group (finance)"

²⁸ Government of India (2020), "SHGs Profile Entry Status"

²⁹ KPMG (2021), "Gender Lens Investing"

³⁰ Connley, C. (2021), "Gates Foundation commits \$2.1 billion over the next five years to gender equality"



A Greenstar agent educating a mother

Credits: Greenstar

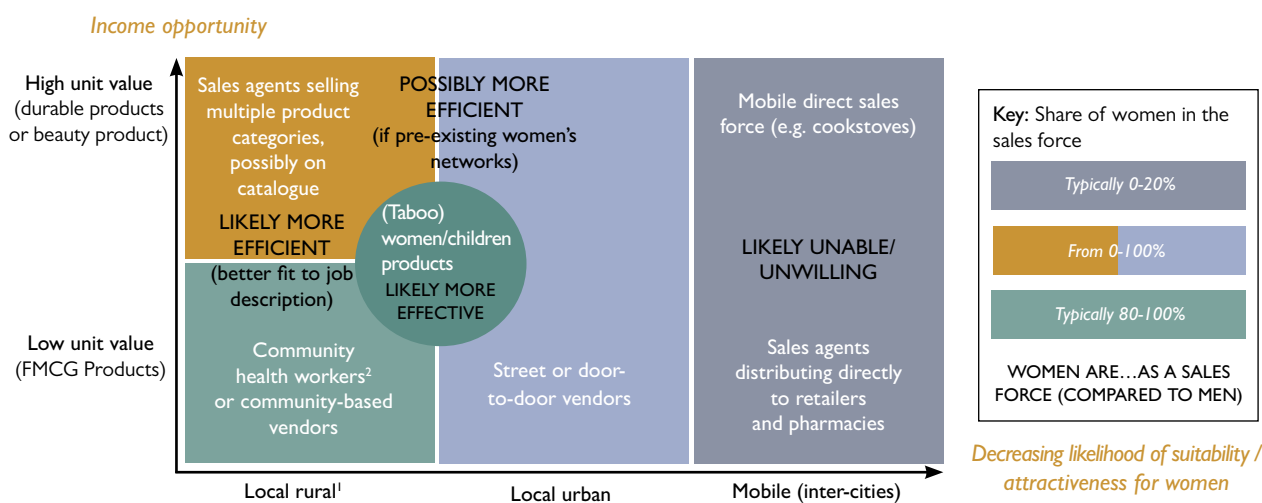
3. DEPENDING ON THE DENSITY OF THEIR CATCHMENT AREA AND THE GOODS THEY SELL, WOMEN CAN EARN FROM A MARGINAL TO A SIZEABLE INCOME

3.1 MOBILITY, TYPE OF PRODUCT AND COST: THE THREE FACTORS THAT INFLUENCE WOMEN'S PARTICIPATION IN A DIRECT SALES FORCE

As explained above and shown in Figure 7, across the organizations studied for this work (and others we have worked with in the past), three key parameters seem to determine whether a sales force for health-related products is likely to retain women sales agents.

- **The level of mobility required** makes it more or less possible for women to join the sales force. Women are more likely to work in an area representing their local community, which can mean for example a neighborhood in a peri-urban area, or a village in a rural area. From a business perspective, however, greater mobility increases the catchment area of sales agents and hence their sales and income potential over time. More mobility thus also increases the job's financial attractiveness, including for men, meaning that women are more likely to compete with male candidate sales agents. Whatever the main reason, moving from left to right on Figure 7, we found fewer models including a significant proportion of women in their sales force the closer we got to models requiring greater mobility.
- **The value of individual units sold** impacts the income sales agents can expect to make. High value products such as durable goods provide higher income opportunities overall, and as such, just like more mobile jobs, might be more likely to attract men as sales agents – although across the examples we studied, this criteria seems to play a smaller role than mobility in determining the likely percentage of women in a sales force.
- **The type of products sold** makes women more or less likely to be (more) effective sales agents. As this research has shown, products targeted at women or children are more likely, both to require women and to attract them, making them more effective sales agents than men.

Figure 7 - Current sales models' share of women agents, based on the mobility required and the value and type of products sold



Note: ¹ implying limited customer base, ² job opportunities often focusing more on awareness and education than on sales

Source: based on desk research and interviews of 14 social entrepreneurs conducted in May-June 2021 and on previous data collected in 2013 for 3 projects at scale

To sum up:

- At the bottom left of Figure 7, in green, CHW or community-based rural models that sell low-value items are generally composed of only or mostly women; over 80% of women in the examples we looked at, further confirmed by our literature review. When this is the case, it can likely be explained by a combination of cultural factors and pragmatic, economic reasons. Women take on these roles (and, as we have seen, are well-suited to them) because they enjoy far fewer employment opportunities than men; and this role is therefore often the only opportunity available to them that can be flexibly undertaken around their other daily activities, and which can (potentially) provide a decent income
- In the right-hand column, direct sales forces that require inter-city travel tend to be made up of only or mostly men. As discussed in section 2, no more than ten to 20% of women are present in these sales forces; demonstrated across the dozens of sales force models we worked with or studied before and during this research, and confirmed by the experts interviewed.³¹ More specifically, mobile direct sales forces for health-related products fall into one of two following categories:
 - Direct sales forces selling high value, health-related products or, more broadly, products contributing to the Sustainable Development Goals such as improved cookstoves or off-grid solar products. 60 Decibels, an end-to-end impact measurement company present in 34 countries conducted research in Tanzania with seven off-grid energy companies, interviewing a randomly selected group of 1,193 sales agents.³² Overall, just 298 of the 1,923 randomly selected interviewees were women. Just one of these companies had a specific gender focus, and had designed a model where sales agents were working in their community: they achieved a share of 80% of women among their agents. In the other six, only 9 to 20% of sales agents were women.
 - Intercity business to business distribution sales forces selling health-related products in bulk to local retailers or pharmacies (e.g. basic medicines and condoms). We could not find a single example of an organization leveraging a women sales network for this distribution model, in any developing countries, presumably because of the mobility issue stated above.

31 NB: such models, which work with men sales agents in majority, were out of scope in this research, as we focused the research on existing women direct sales forces for health-related products. This observation is thus based on data Hystra previously collected through assignments with dozens of last mile distribution companies of (broadly) health-related and beneficial products, such as water filters, improved cookstoves, solar home systems and appliances, etc.

32 Companies were part of the SNV Sustainable Market Investment & Green Economic Recovery Fund Results Based Financing Programme for Rural Solar Market Development in Tanzania. The research was funded by SNV. Interviews were conducted from mid-2020 to early 2021 by 60 Decibels.

- In between these two cases – in gold and purple on Figure 7 – successful models selling health-related products through a mostly women sales force have leveraged either (and sometimes both):
 - The increased effectiveness that a female sales force brings for products that target women (shown on the graph as the disk overlapping urban and rural set ups, as well as high and low value products)
 - The increased cost-efficiency of leveraging pre-existing women’s networks, be it in urban or rural environments.

3.2 INCOME POTENTIAL: WHAT CAN WOMEN SALES AGENTS EXPECT TO EARN?

Depending on the density of their catchment area and the unit price of the goods they sell, women can access from a marginal to a sizeable income. The density of the place where they operate will determine how many clients they are able to cover, while the unit value of the goods they sell will determine the margins they can earn. As a result, the different types of (women) sales forces shown in Figure 7 yield levels of income that varies by a factor of 20 for their sales agents. This is demonstrated in Figure 8 (left part of the graph) for full-time equivalent (FTE) sales agents and ranges from US\$200 to US\$4,000 per year in FTE.³³ These incomes vary more in absolute terms than in FTE, since most positions, including all those in rural areas, only require a quarter to half-time. Unsurprisingly, the organizations working with full-time agents all led to higher average sales agents’ incomes than any of the organizations offering part-time positions – also shown on Figure 8 (right part of the graph).

Figure 8 - Average annual income and full-time equivalent agent income for part-time and full-time agents (in USD)



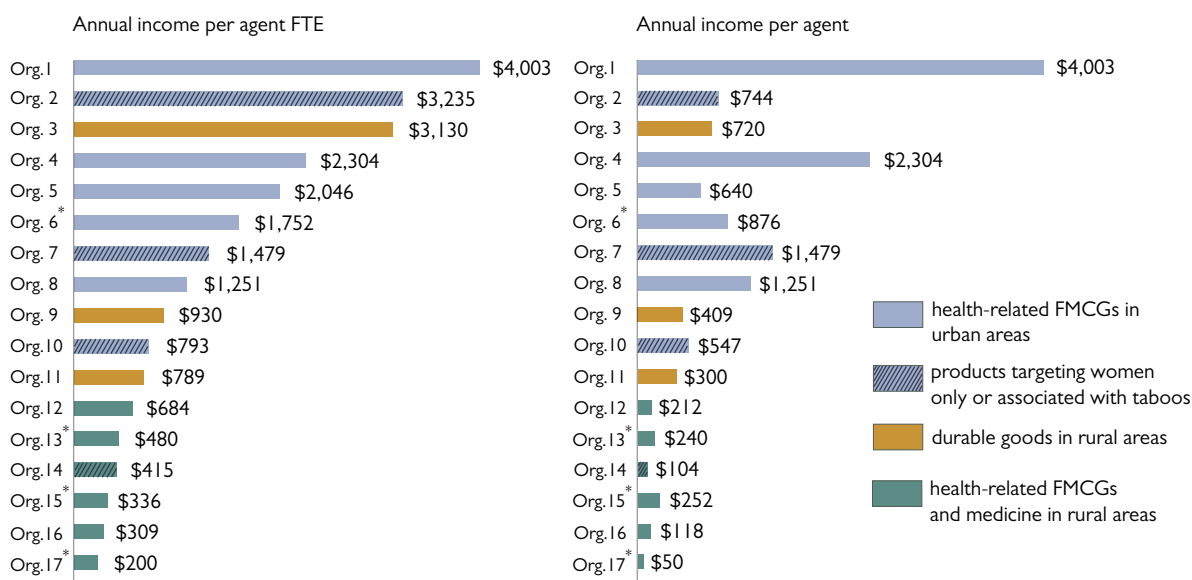
Source: based on desk-based research and interviews with 14 social entrepreneurs conducted in May and June 2021 and on previous data collected in 2013-14 for three projects at scale

Even when compared on an FTE basis, urban women sales agents earn on average almost twice as much as their rural counterparts. The graph on the left in Figure 9 shows sales agents’ average income per FTE for the 17 primarily women direct sales forces compared in this research; while the right graph shows their “true” average income, corresponding to their real working time in a year. The FTE graph shows that all organizations selling health-related FMCGs and medicines in rural areas offer smaller FTE incomes than those selling similar products in urban areas, consistent with the catchment areas they cater to. Overall, the average yearly woman sales agent

³³ To put these figures into context, World Bank figures indicate that in 2020, the Gross National Income per capita was US\$1,478 per year in Sub-Saharan Africa, US\$1,820 per year in South Asia, and US\$7,715 in Latin America and the Caribbean.

income for urban sales forces in our sample is US\$2000 per FTE agent; over twice as high as the average of USD\$800 per FTE agent in rural areas. This is also four times higher than the rural average of US\$500 per FTE agent when the only rural outlier that has managed to create significant recurring revenue streams for its sales agents is removed.

Figure 9 - Average annual income earned by agents in full-time equivalent (FTE) and in real time worked, for the 17 organizations studied for this report (in USD)



Source: based on desk-based research and interviews with 14 social entrepreneurs conducted in May and June 2021 and on previous data collected in 2013-14 for three projects at scale

* organizations focusing more on awareness and education than on sales

More specifically, women agents selling health-related FMCGs and medicines in rural areas (i.e, CHWs or community-based vendors, in green on Figures 7 and 9) only access a marginal income, curtailed by their limited outreach and the low margins available on each product or service. 100% of the projects we interviewed within this category had agents working part time, earning between US\$50 and US\$250 annually (US\$200 to US\$700 FTE), which all projects acknowledged only corresponded to add-on revenues for the household.

Yet, as a result of their roles, women agents selling health-related FMCGs often gain status within their communities, which can lead to additional benefits beyond income. Most of the projects we interviewed noted this – for instance Molly Christiansen of Living Goods explained: “We have observed various positive effects on our CHWs, the most often stated one being their increased leadership and respect within the community. For some, this new position also gave them the ability to start other businesses on the side”. This was also one of the outcomes of “Empowering Pakistani women through financial inclusion and economic growth”, one of the programs developed by RSPN and Unilever. 71% of their 3,000 “Guddi Bajis” (women sales agents) have expanded their business by adding other products than those in their initial basket sold through the program, to increase their income potential. Being a Guddi Baji also brought them additional work opportunities, with 26% having been contacted by other organizations and programs to do community mobilization.³⁴ Further research is warranted to understand the proportion of women sales agents who gain further opportunities off the back of their sales agent role; and what additional benefits and improved community status concretely translate into, beyond increased income potential.

At the other end of the income spectrum, women agents or vendors of health-related FMCGs in urban areas (in purple on Figures 7 and 9) earned US\$500 to US\$4,000 annually (US\$800 to US\$4,000 in FTE). These positions provide the possibility of working longer hours (half of the organizations in this category offer full-time

34 Cynosure (2021), “Empowering Pakistani women through financial inclusion and economic growth - Program impact assessment”

positions, compared to none for rural agents), making for a more significant income stream in absolute terms. The higher population density also provides more sales opportunities.

Women agents selling durable goods in rural areas (in gold on Figures 7 and 9) earn US\$300 to US\$800 annually (US\$700 to US\$3,200 FTE), and potentially have the highest unrealized income and impact potential of the three categories. Such organizations are often relatively young, but they experienced that the longer the agents stay, the more significant their income could become. Frontier Markets' CEO Ajaita Shah testifies that women sales agents are doubling their sales after year one. Indeed, agents initially build their customer base and are later able to introduce a growing number of products over time, each bringing significant margins in absolute value (as opposed to FMCGs). Agent retention is therefore a key success factor for these organizations for both business and impact reasons. Experienced salespeople typically sell better and require less supervision, resulting in higher revenues and lower management costs for the company; while also earning a higher, potentially more transformative income than new recruits. Organizations in this category that find a way to create significant, recurring revenue streams, without increasing complexity and costs beyond the additional revenues created, could potentially be game changers in terms of creating sales opportunities in rural areas for women – although these opportunities will only be available to one woman per village or community.

A final caveat on rural models: whether leveraging men or women agents, very few organizations have managed to develop profitable, non-subsidized direct sales force models for beneficial products in rural areas. The incomes indicated here for rural sales forces are nearly all partly covered by donor money, essentially paying for the positive health outcomes of the organization's work. Technology could be a game changer in the years to come, enabling organizations to replicate the learnings of early, successful rural e-commerce players such as Frontier Markets, and allowing them to improve efficiency and bring these models closer to profitability – or for CHW networks, making them less costly to run. Improving the efficiency of these organizations would help them expand, providing more opportunities for local (women) sales agents, faster. A trend to be followed...



A FanPrime sales agent during her daily round

Credits: Danone Nigeria

4. BEST PRACTICES TO ATTRACT AND RETAIN WOMEN AGENTS

4.1 THE EMERGENCE OF A WOMAN SALES AGENT “PERSONA”

From the 14 interviews we conducted with entrepreneurs for this work, further confirmed by desk-based research and our previous experience with dozens of last mile companies, the following similarities emerge in the typical profile of a well-performing woman sales agent, across geographies and organizations.³⁵

1. She is a well-established and well-known woman in her neighborhood/community. For example, “honesty and a good reputation” are requirement criteria for Nutri’zaza’s hiring. Organizations consider their sales agents’ position in the community as a clear added value: as suggested by Frontier Markets, “Your largest influence is within your community”.
2. She is married, with children old enough for her to be away from home for at least a couple of hours a day. For example, the average age of Nutri’zaza’s agents is 36 years old. Mandresy Randriamiharisoa, General Manager of Nutri’zaza, explains that “Most of the [agents] under 30 need to take care of young children, and the work is physically too difficult for the [agents] above 40”. FanMilk Nigeria also reported that their best-selling women sales agents are all above 30 years old and married with children; while many other entrepreneurs interviewed mentioned that their sales agents are between their late 20s and 40s, for the same reasons.
3. Ideally, she is a confident speaker, with previous working or community experience either in similar roles or in community activities. Frontier Markets, for example, requires potential candidates to have been part of a local SHG for at least three years prior to joining its sales force.
4. Increasingly, digital savviness (at the very least, knowing how and having the agency to use a phone) is becoming key for these organizations.³⁶ Owning a smartphone and being comfortable using it are recruitment criteria for Frontier Markets, since agents need to place orders via their e-commerce platform. Alternatively, among companies that do not make it a pre-condition to joining the sales force, a few (in particular in the clean energy sector) have set up schemes to enable their existing women sales agents to acquire these devices - either offering them on credit, or giving them as rewards for best sales agents³⁷ - in all occurrences of this latter case, the smartphone costs were borne by donors.

Interestingly, the education level is not a common trait across best-selling agents. Instead, qualifications vary, depending on the level of behavior change and education to be delivered to consumers (e.g. high-school education is required by Greenstar). JITA Bangladesh differentiates between the women they leverage to sell FMCG products, who require no minimum education, and some of the women they hire through a USAID program to carry out behavior change activities and who are “two to three levels above the usual door-to-door sales agents”.

³⁵ These criteria can seem subjective and restrictive; they are not meant as a recommendation but are rather an observation of what organizations see today as common traits of their best sales agents.

³⁶ To learn more about software used to manage direct sales force see GDC and Energy Catalyst (2021), “Digital transformation to support last mile distribution: overcoming barriers together”.

³⁷ See Global Distributors Collective’s webinar on “Gender-smart strategies in last mile distribution” for examples including Yellow, who gave smartphones to sales agents as part of their digital skills program to increase recruitment of women into sales agent roles (which was funded by EEP Africa); and Deevabits Green Energy, who offers smartphones to sales agents on credit to be repaid, and/or as a reward for good performance. With grant funding, Solar Sister has also piloted rewarding high-performing sales agents with smartphones. This was part of a pilot project that seeks to support top entrepreneurs in doubling their businesses, and was implemented together with a comprehensive digital literacy program for those receiving the smartphones.

BOX 4: Example of a woman sales agent fitting this persona (Greenstar)

Amina Sattar, a Social Mobilizer from Greenstar Social Marketing, is deployed in the Faisalabad region. She recently received her social mobilization training to start her journey in family planning as a “Sitara Baji” (CHW). Amina explained that this training helped her to learn about the importance of self-care and the health of a mother. In her household visits, Amina strongly advocates for women to look after themselves and take responsibility for their own health; as, by making informed family planning decisions, a woman can live the life of her choosing. Amina is herself a mother of three children and is a firm believer in working to make her living – she is her household’s breadwinner. Through her sessions and neighborhood meetings, Amina has successfully catalyzed a mindset shift around contraception in her village, and has registered many married women of reproductive age. She also generates referrals for the community’s health care provider, who supports couples in adopting long-term contraceptives. Amina’s efforts have also enabled income generation for the local private healthcare provider she refers patients to, who has been trained by Greenstar and is also very satisfied with Amina’s performance.



Credits: Greenstar

4.2 BEST PRACTICES TO HELP RECRUIT, IMPROVE THE PERFORMANCE OF AND RETAIN WOMEN

Beyond management best practices that apply to all direct sales forces (see “Leveraging untraditional distribution channels for impact at the last 100 meters” for some examples), some specific practices can help improve women’s chances of success when operating in a direct sales force. A few non-exhaustive examples are listed below.³⁸

4.2.1 Tools to recruit: flexible schedules, adapted incentives and family support

Some organizations have been particularly innovative at making their model better adapted to women; starting with making them more attractive to women candidates.

Almost all the organisations we interviewed mentioned adapting women agents’ work schedules to enable them to also perform other duties including household tasks, childcare, and even additional paid work. Except for the direct sales of FMCGs in urban areas, which tends to be a full-time job, this often means providing women agents with the freedom to work when they want to, with no or limited pre-defined business hours, and mostly part-time.

- This is the case for Living Goods’ CHWs, whose “work schedules are relatively flexible, to allow them to balance serving clients with household responsibilities”, as explained by Living Goods’ Molly Christiansen
- Pollinate Group, a social business delivering life-improving products through women entrepreneurs, built its entire model on how rural Indian women live: since most leave the house early in the morning for work, such as cleaning, women agents only start selling from 2 or 3 pm, when their target clients become available after their shift
- Similarly, Greenstar’s women agents work in the morning only, to ensure they can take care of their family in the afternoon, while their husbands are at work

³⁸ For more information on management and human resource practices supporting women agents, refer to the bibliography, and, in particular, Bill & Melinda Gates Foundation (2021), “Gender Equality Toolbox”; J-PAL (2021), “Designing financial services and social protection programs to enhance women’s economic empowerment”; IFC (2021), “Women and E-commerce in Africa”; and GDC (2021), “Gender-smart strategies in last mile distribution”

- Bidhaa Sasa, a distributor of solar products, agricultural tools and clean cooking appliances in Kenya, confirms that such flexible schedules can be an argument of its own to convince women to join. The company distributes products through over 1,000 “Group Leaders” who demonstrate the products and organize groups of clients. Group Coordinators, who are in charge of hiring these Group Leaders, have noticed that different aspects of the position attracted men and women. While the incentive system and the income opportunity seem to motivate men, the flexibility of schedules and the relatively low time commitment usually convince women.

However, the flexibility needed to suit women’s routines can eventually stretch the entire company’s model, as experienced by JITA. As it became increasingly difficult for JITA to get women agents to go door-to-door, the company had to shift its model to agents selling from their home, advertising the products on their windowsills. These agents selling from home now represent 80% of the company’s direct female sales force.

Several organizations also observed that women were more interested (than men) in non-financial packages that could benefit their entire households, beyond direct monetary incentives:

- Through the Sharing Cities program, Bel noticed that, in addition to income opportunities, health insurance and financial contributions towards children’s education were particularly effective incentives to enroll women. In contrast, men mostly seemed motivated by product special offers. In Ho Chi Minh, Sharing Cities’ longest standing program, while women street vendors typically sell less overall than their men counterparts, they sell 34% more Bel products. Alexandra Berreby, Bel’s Inclusive Business Director, is convinced that this is at least partly due to the non-financial incentives the company offers – “The health and education of children will have much more weight than just money to win a [woman] street vendor’s loyalty”.
- Similarly, 90% of Pollinate Group’s women sales agents reported joining their sales force with a specific goal in mind: to improve their children’s education.

Finally, in some cultural contexts, women must receive permission and support from their family to work, which is not always a quick win. Some of the entrepreneurs have directly tackled this potential issue. For example, Greenstar leverages community elders to “give the family the mental peace that women will be safe”. Other organizations, like Bidhaa Sasa, invest in the ongoing support of their women agents’ spouses, who are often nervous about customers defaulting on repayment and their wives traveling or working with men. To alleviate these concerns, the company conducts regular events that help spouses understand the content of their wife’s work and business relationships, thereby generating buy-in.

4.2.2 Tools to improve confidence

Some entrepreneurs have adapted or developed training specifically to support women agents, in particular around confidence building, either as part of the recruitment process or to continuously improve their sales effectiveness:

- The Clean Cooking Alliance, a global network supporting clean cooking companies, developed the Empowered Entrepreneur Training Handbook³⁹ specifically targeting women agents’ needs. In addition to basic business skills, two modules focus on the development of soft skills including self-confidence and leadership. For participating sales agents, this has positive business and personal outcomes: they saw a 10% increase in sales, and 91% of participants reported a high or very high level of self-esteem after the training, compared to 63% before. Additionally, after the training, 70% of participants felt that being a woman did not limit their success – compared to just 52% before.⁴⁰
- Pollinate Group takes the same approach with its eight-week training; the first half of which is focused on improving agents’ confidence and ability to speak up for themselves and with community members. Successfully completing this section of the training is a pre-requisite for moving on to the core business

39 Clean Cooking Alliance (2016), “Empowered Entrepreneur Training Handbook”

40 This return on investment study was funded by USAID and conducted by Winrock International on 171 sales agents, who received the training within the Women Integration into Renewable Energy Value Chains (WIRE) Project conducted by Energy4Impact in 2017.

training. Afterwards, 100% of “Suryamukhis” (sales agents) reported enhanced business and soft skills, and 82% reported increased confidence.⁴¹

- On observing that most women sales agents were not comfortable reaching out to households beyond their immediate network, JITA Bangladesh launched a “confidence building campaign”, pairing women agents with students from local schools. The students encouraged agents to knock on doors, boosting sales by up to 300%.

4.2.3 Tools to retain: limiting physical efforts

Sales positions often require lifting and transporting sometimes bulky products, which can be more challenging for women than for their men counterparts. Adapting the company’s operations to women’s physical capabilities and mobility constraints can therefore support agent retention:

- Danone Kiteiras, a direct-to-consumer distribution program devoted mainly to women from the poorest communities of Brazil, provides its “Kiteiras” (sales agents) with a catalogue of products to generate sales, enabling them to visit many homes at once. Kiteiras are only required to transport the products when they deliver them to consumers, once orders have been placed.
- Because Nutri’zaza’s “animatrices” (sales agents) sell ready-to-eat porridge door-to-door in Antananarivo, Madagascar, they have no choice but to carry on average 4kg of products during their rounds. While the company favors women agents, (91% are women), it had to hire men for the most difficult to reach locations, notably the mountainous parts of the city.

Finally, the incentives that help recruit women mentioned above in 4.2.1 also play a role in keeping retention up. In particular, several of the organizations interviewed for this report mentioned that beyond a recruitment argument, health insurance that includes maternity and children’s benefits was a great tool to limit women’s churn.

4.3 FROM INCOME TO ECONOMIC EMPOWERMENT: MORE REMAINS TO BE DONE

The little data available about the link between women direct sales forces earning additional income and feeling financially or generally “empowered”, suggests this is by no means a given. A few studies seem to demonstrate that for women sales agents, earning an income does not automatically translate into “empowerment”, i.e., increased financial control, decision-making, and agency in their household:

- 60 Decibels, an end-to-end impact measurement company operating in over 55 countries, conducted research among 1,193 sales agents from off-grid solar companies. 42% of men agents said they were more active in family decision-making because of the job, versus only 31% of women. According to Director Kat Harrison, who oversaw the study: “This may be shaped by the length of time spent in the workforce. Behavioral change, particularly with regards to relationships within a household, may take longer to take effect as many factors, and much history, shape women’s influence, agency, and autonomy within the home.”
- While 93% of RSPN’s women agents declare that their role in making household level decisions has improved since they started working (mainly around purchases for the home, children’s education and general financial management), 17% still reported a lack of support and/or family conflict related to their role as sales agents – mostly objections from men relatives.
- A J-PAL review of 35 studies⁴² tends to confirm that additional income for women in low-middle income countries does not consistently lead to economic empowerment; i.e., control over resources and the agency to make economic decisions with the money earned. Restrictive social norms and household dynamics often hinder women’s capacity to use their own income. Studies mentioned by J-PAL have, for example, found that “social norms that expect husbands to earn more than their wives led women to

⁴¹ Pollinate Group (2020), “Impact Assessment Report”

⁴² J-PAL (2021), “Designing financial services and social protection programs to enhance women’s economic empowerment”

divert their financial resources to other household members' businesses". Women's increasing financial and digital inclusion can help them retain control of their income, and increase their household bargaining power; for instance through income being transferred directly to women's bank accounts or via mobile money, rather than being provided in cash. Pollinate Group, for example, requires agents to have a personal bank account to receive their earnings. They do not pay their women agents in cash because "The man will steal it from her hands", according to CEO Sujatha Ramani.

Clearly, understanding the link between income and actual economic empowerment, as well as measures that can strengthen this link, will be key to future efforts in ensuring women sales agents can reap full rewards of their labor.



Children in a Nutri'zaza “restaurants for babies” with Nutri'zaza sales agents

Credits: Nutri'zaza

5. CONCLUSION

Leveraging women direct sales forces to distribute health-related products in emerging economies represents an exciting dual opportunity to support more women to enter the workforce, and extend access to health-related products to women consumers. Women sales agents indeed seem particularly well-placed to sell high-impact woman-focused products such as contraceptives and sanitary products, that can have transformational potential for women consumers; and/ or to sell beneficial products cost-efficiently in rural areas, or play a street vending role for health-related products in urban areas.

Yet, organizations considering leveraging women direct sales forces should be realistic about the number of people these women will be able to serve, given their limited mobility, as well as of the income they will be able to generate, considering the part-time hours they tend towards sales.

To frame these expectations, more data (beyond income) on the impact of women direct sales force models is very much needed. Donors looking at the opportunity that these sales forces represent might consider including the impact on women sales agents in their Measurement, Learning and Evaluation plans, to help organizations understand whether and how they could create further impact – both for health-product consumers and for sales agents. Involving gender experts in the design of these plans will ensure they are truly gender-intentional when capturing impact.

More specifically, areas that would warrant further research include:

- **Documenting the business case for women direct sales forces.** This could entail, for example, systematically gathering sex-disaggregated data on sales performance, or on the impact of various types of incentives on retention and sales results. This could also include understanding whether women sales agents sell mostly to women or also to men, in what proportion, and whether this affects (positively or negatively) their overall performance, compared to their men counterparts. Such data could not only inform the women's inclusion and empowerment agenda, but also help organizations selling health-related products to better tailor their human resources approach to different sales agents' profiles, and thus improve their productivity, efficiency, overall sales and health impact.
- **Documenting the (social) return on investment of women direct sales forces.** This could include measuring and quantifying the impact (beyond income generation) that being a sales agent for health-related products has on women – for instance around confidence, community status, household dynamics and more. In particular, confirming whether the individual success stories conveyed by organizations interviewed for this study are anecdotal or common would help understand the true (social) return on investment of women direct sales forces. These returns could be quantified in terms of indirect income opportunities (access to new opportunities beyond the initial sales role), women's empowerment (increased control and agency over household resources, and beyond), improvements in women's quality of life outside their household (such as new relationships formed), as well as outcomes for other household members (in particular children's access to education).
- **Documenting best practices that can maximize women sales agents' chances of success.** While this report included a few early examples of management practices tailored to women, it was, by design, very limited in scope. There are undoubtedly many more good practices in hiring, managing and developing women or mixed sales forces, which should be documented and disseminated to support other organizations on this journey.

It should also be noted that structural inequalities that constrain women and shape their – often multiple – social burdens are also one of the reasons they seem to be well-suited to the particular roles highlighted in this report. Thus, realizing women's empowerment, notably by dismantling some of the structures that currently restrict their choices, might mean they will be able to choose other jobs in the future, instead of the limited

opportunities identified here. We can only hope that the current constraints that make women better suited for these jobs (e.g, the lack of other income opportunities for them in rural areas) will one day disappear.

This research is only a first step toward understanding the role and impact of women direct sales forces for health-related products. It is intended to capture what existing organizations have been doing, more than to recommend what existing and new organizations should be doing. Moving forward, documenting, and publishing with open access, evidence relating to the three research areas mentioned above will be key to enable decision-makers in the private, non-governmental and public sectors to take into consideration the huge potential of women direct sales forces in their future choices.

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