

SALES AND DISTRIBUTION NETWORKS: HELPING IMPACT ENTERPRISES GROW



LESSONS FROM
TRANSFORM'S ENTERPRISES
ON HOW TO BUILD
EFFECTIVE SALES AND
DISTRIBUTION OPERATIONS



EXPERIENCE DISTILLED: SIX SALES AND DISTRIBUTION LESSONS

You have a great product, a brilliant business plan and a talented team. You're certain the world is ready for what you have to offer. But now comes the big test: how to get your product in front of customers - and persuade them to part with their money.

It's the true test of any start-up. But when selling to low-income customers, encouraging people to spend their money on a new product is a big ask. Can you even be sure you can get that product in front of them? Who will stock it, collect the money

and ensure everything is working properly afterwards? Because even the best products sometimes have faults.

For the past six years, TRANSFORM has been helping enterprises set up sales and distribution networks from urban Bangladesh to rural Zambia.

In this report, we want to look at what happens when a business plan meets reality and how some of these remarkable ventures have recovered and adapted.

We have distilled that experience into six lessons:

01

Recruit salespeople who are already connected with your customers.

02

Make your **training interactive** and based on peer-to-peer learning.

03

Balance your **product portfolio** with a mix of fast-moving, low-margin goods and big-ticket items.

04

Use **incentives** smartly and decide whether salary or commissions are more motivating.

05

Make buying simple to avoid wasting time chasing payments.

06

Invest in **aftercare** to build consumer confidence and trust.

Let's see how those principles operate in the shops and stalls, the streets and villages where we operate.

RECRUITMENT

BUILD A SALES FORCE AROUND PEOPLE WHO ALREADY KNOW YOUR POTENTIAL CUSTOMERS – AND HAVE THEIR TRUST.

In cities, our most successful enterprises make contact with shopkeepers, stallholders, streetfood vendors and the legions of operators who find a way to make money in the informal economy. In rural communities, they'll often ask community leaders to introduce them to their trusted contacts.

Follow their lead: this will not only save you valuable time establishing a sales force, but also helps establish critical stakeholder relationships. COVID-19 has amplified the power of proximity and the fragility of disrupting global supply chains. Local enterprises with on-the-ground knowledge have become crucial lifelines for communities as they know the needs of local consumers and how to reach them.

Isolated communities in rural India are not full of trained sales professionals. But for **Dharma Life**, sales skills are teachable. They work with community leaders to seek out respected members of the community who can read, write, have a smartphone and ideally an entrepreneurial mindset. Many of whom are women, who are seeking to join the workforce at a village level. There are now 17,000 Dharma Life Entrepreneurs (DLEs), each serving 1,500 customers across perhaps four or five nearby villages. The DLEs sell mobile phones, water purifiers and female hygiene packs and also conduct behaviour-change marketing programmes and consumer research. As a result of the programme the DLEs gain confidence, generate income, build their identity in their community and become changemakers around the SDGs Dharma Life works on.



Frontier Markets adopts a similar approach to sell a range of services, from fintech to agricultural products, clean water and insurance. They employ Sahelis as social influencers – women committed to building businesses in their community. Frontier Markets selects sales agents through Self-Help Group programmes, a programme initiative first devised by the Ministry of Rural Development in India 25 years ago. They also use NGOs to tap into collectives: existing networks of women who are already financially literate but lack job opportunities. Frontier Markets provides these women with an avenue to combine their skills with their trustworthy status in their communities – and make money.



Source: Dharma Life

Kasha is a digital commerce company in Rwanda and Kenya, designed by women, for women, to sell contraceptives, menstrual hygiene and personal care products, delivered in plain packages to the doorstep. Kasha sells direct to consumer and also to SMEs for bulk orders. They recommend recruiting agents who already sell in their local community. Sales skills are transferable, so it is especially helpful to find agents who already have sales experience, even if it's just selling vegetables in their local market. Once Kasha finds women who have the

right attitude, it grows its network by asking them to recommend others. The ideal profile of a Kasha sales agent is a 25–55-year-old woman who is comfortable with public speaking and not afraid to pitch to passers-by. Kasha's most successful agents are single mothers or women who are the primary breadwinners for a family with children where household expenses include school fees and health insurance.

Enterprises working under the SWEEP public-private partnership, set up by Water & Sanitation for the Urban Poor (WSUP), partnered with shopkeepers, alongside door-to-door salespeople, as a route to market. SWEEP provides pit latrine emptying services to low-income households in Bangladesh and worked with TRANSFORM to develop a branding and training package to test if shopkeepers could sell their services. They tested different kinds of shops – from plumbers to Fast Moving Consumer Goods (FMCG) and mobile money providers. A neat fit with the SWEEP service isn't important.



Source: SWEEP

What matters is a high footfall. That's why mobile money operations and FMCG outlets are good candidates. It was also crucial that the shops be located in areas where brand promoters already go door-to-door. Many customers interact with these agents before signing up with a shopkeeper. Shopkeepers are known and trusted by the community; customers are used to asking their opinions on products. Pit latrines are often only emptied annually at best, so it is unlikely that a door-to-door agent will find someone who needs the service at exactly the moment they appear. So, shopkeepers became a useful complementary channel; and because they work on commission only, they are a low-risk and low-cost option.

This approach was also tested by **Pit Vidura**, who also sell pit latrine emptying services in Rwanda. While supported by TRANSFORM from November 2018 to November 2019, Pit Vidura started working with shopkeepers to raise awareness of their sanitation services. Shopkeepers opened up new communication channels as they were viewed as trusted community members. Working with shopkeepers alongside trained door-to-door sales agents led to a direct increase in customers, and Pit Vidura's monthly sales increased by 87%. Additionally, using Pit Vidura branding on shopkeepers store fronts increased general awareness of the service in the community. Some door-to-door brand promoters also agreed to split their commission with the shopkeepers if they allowed them to pitch the service to passers-by outside the store, using the painted store front to capture interest.

TRAINING

TRAINING SHOULD BE INTERACTIVE, BASED ON PEER-TO-PEER LEARNING AND TAILORED TO THE PEOPLE THAT YOU'RE TALKING TO.



PARACHUTING IN THE GREY-BEARDED PROFESSOR FROM THE BUSINESS SCHOOL ONTO YOUR SMARTPHONE IS NOT HELPFUL.”

That's Rob Burnet, CEO of [Shujaaz Inc](#), speaking about the way the organisation supports and trains its network of young Kenyans and equips them to grow their own businesses – and, in time, help others do the same.

If experts – grey-bearded professors and others – aren't equipped to do the job, who is?

'Shujaaz' means 'heroes' in Kiswahili. Those heroes are young Kenyans aged between 15 and 30, almost all of them working in the informal sector: in fact, at no point have more than 5% of the young people Shujaaz talks to as part of its regular surveys had a full-time job.

Shujaaz Inc is a network of social ventures based in Nairobi and is the creator of 'Shujaaz', a multi-media youth brand. Shujaaz Inc distributes a free comic book that's published monthly and seen by five or six times more people than the biggest daily newspaper. The comic and all the related digital material that's sprouted from it is wildly popular: it engaged 71% of all Kenyans aged 15 to 24 in 2020.

Shujaaz Inc tells the stories of everyday heroes and how they overcome life's challenges. With its newest venture, MESH Shujaaz Inc is working to connect the streets and villages young people inhabit and the formal world of business they are normally excluded from. Currently in beta mode, MESH is an online community for entrepreneurs in the informal economy, which is supported by TRANSFORM.



Source: Shujaaz Inc



THEY WERE PROMISED THINGS BY THE EDUCATION SYSTEM, A CAREER OR A UNIVERSITY DEGREE. THEY THOUGHT THEY WERE BEING PROMISED A JOB IN AN OFFICE. AND WHEN THEY GRADUATE FROM SCHOOL OR UNIVERSITY OR HIGH SCHOOL, IT'S NOT THERE.”

SAYS ROB SPEAKING OF PROSPECTIVE MESH MEMBERS

Every year, nearly one million young people enter the labour market, but less than 10% will ever find work in the formal sector.¹ Instead, most young people do informal gig jobs: motorcycle deliveries, running small kiosks or hair salons, repair work and cyber dens. There are opportunities in the informal economy: to start a business and fashion a more stable career. But young micropreneurs need help: with finance, with technology, with building a bridge between themselves and a corporate sector who might see them on the streets, but barely know they exist.

“How do we help them create opportunities for themselves? How do they navigate the informal world in such clever ways that they can actually partner with the formal world on their terms?” asks Rob Burnet.

Through training, mentorship and education is a natural choice. But remember: young people report feeling alienated by formal education structures.

“

THE LAST THING THEY WANT TO DO IS GO BACK AND STUDY AGAIN - FOR WHAT?

THE INSIGHT WAS: YOUNG PEOPLE WANT TO LEARN - BUT THEY DON'T WANT TO BE TAUGHT. THAT WAS AN IMPORTANT BREAKTHROUGH FOR US: HOW DO WE HELP PEOPLE LEARN ABOUT SELLING AND BUSINESS WITHOUT TEACHING THEM?”

ROB BURNET
CHIEF EXECUTIVE OF SHUJAAZ INC

Not through grey-bearded professors, clearly. And not through pre-existing westernised web outlets.

“The Internet was created for people in Europe, in America, in the West,” he says, “and they’ve populated it with their content. It’s not relevant to young people growing up in Africa – and the material they need is hard to find. And even if you do find it, it’s written in the wrong language – not just English, but in a sort of NGO-speak. It’s not taking into account their reality.”

The solution has a technical name: **peer role model-based capacity building**. Which means? Videos and online classes where the micropreneurs who have begun to build that bridge and find some stability can advise and mentor the next wave.

Shujaaz Inc’s Burnet likens this process with learning to drive a car. “You get your driving license and then you’re free to move. And then you can go and learn and learn and learn as you go deeper and deeper into the specifics.”

There are several courses, all tested in different communities. Roughly a quarter of million young people have experienced Shujaaz Inc’s online training on one platform or another.

There are now hundreds of peer-to-peer videos. The tutors are people who look like the student, but somebody who’s just a little bit ahead – somebody who has made some smart choices.



Source: Shujaaz Inc

¹ Kenya National bureau of Statistics, 2019 Kenya Population and Housing Census Volume 4; Distribution of Population by Socioeconomic Characteristics, December 2019

FOR DHARMA LIFE, TRAINING IS NOT JUST ABOUT THE ACQUISITION OF SKILLS: IT'S ABOUT TRANSFORMING THE MINDSET AND SELF-ESTEEM OF THEIR AGENTS OVER THE 40 HOURS THEY SPEND IN THE CLASSROOM.

They are looking for three skills that fall into three broad categories: cognitive, functional and social.

They provide a pathway for their agents to not only learn the technical skills required, but also gain confidence and become agents for change in their local communities. The programme is conducted through the Dharma Life's blended learning platform [Jaya](#).

01

Cognitive: might mean problem solving and decision-making.

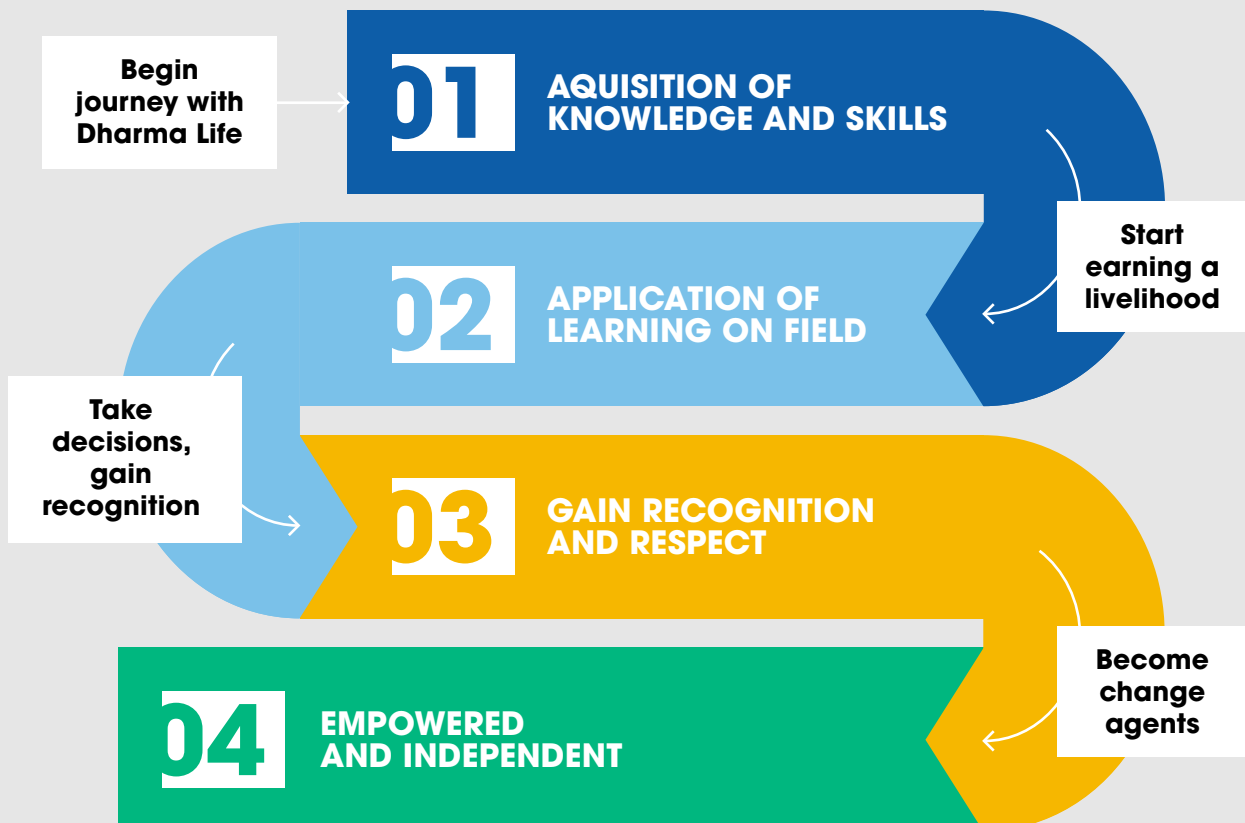
02

Functional: understanding finance, marketing, operations and planning.

03

Social skills: empathy and sensitivity towards different people from varied cultural backgrounds.

TRANSITION TO AN EMPOWERED WOMAN



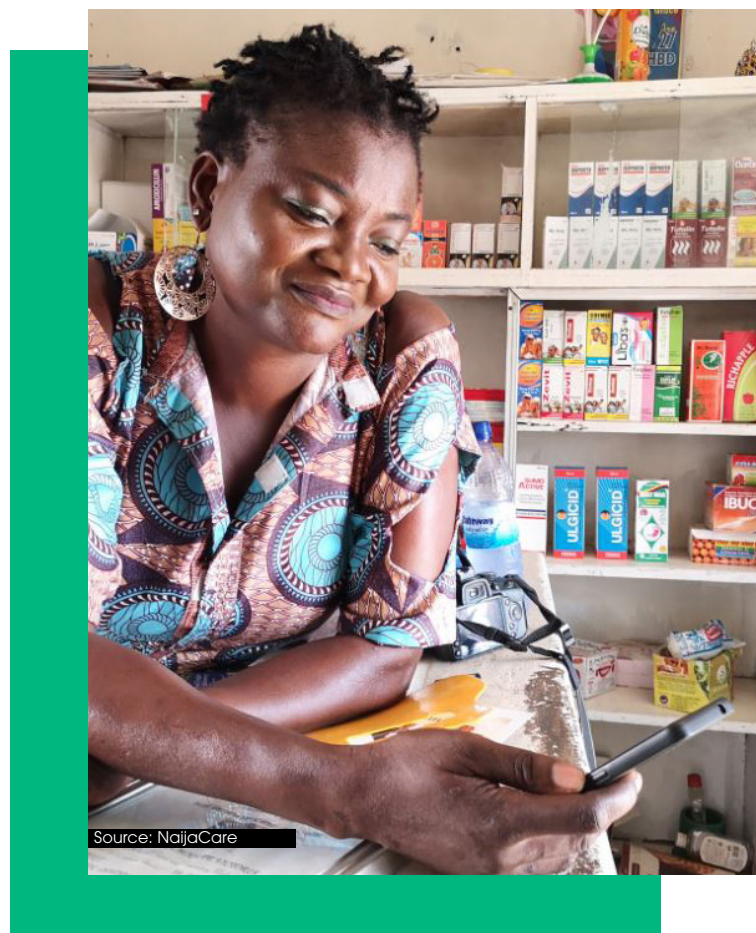
Every1Mobile looked to educate the educators. TRANSFORM helped the company develop NaijaCare, a product designed for patent and proprietary medicine vendors (PPMVs). PPMVs are the main source of medical advice in low-income communities. You can get healthcare advice and buy antibiotics from them, even though medical training among PPMVs can vary drastically.

NaijaCare wanted to help upskill PPMVs with both healthcare and business knowledge and connect them to online ordering of healthcare products.

Through NaijaCare, Every1Mobile learnt that its PPMVs enjoyed the practical and interactive aspects of the training. Some users spontaneously applied their learnings to their shops, and then shared their results with the group on WhatsApp. This led Every1Mobile to start to include more and more practical homework activities and share their results on groups.

'Homework' can sound like a chore: so, when a majority of users reported that quizzes were their favourite kind of activity, they were incorporated into the courses as a more engaging way of learning and testing.

Getting qualifications became a point of pride for the PPMVs. 90% of NaijaCare PPMVs said they would recommend the academy courses provided to other PPMVs and once they completed a course, they readily shared their certification on WhatsApp groups. Some print out their certificates and display it in their shops.



Every1Mobile also created a chat room and curated weekly chat topics on current affairs and the healthcare and business topics that had been covered in that week's training modules. The chat room became the second most visited section of NaijaCare. It proved to be a useful channel to collect feedback on the training, pinpoint issues for the PPMVs and their customers and a way to identify future needs and fine-tune the content.

Frontier Markets offers continuous training and leverages both physical and digital tools to continue training after Sahelis are selected on-the-ground. They also analyse data and insights to help Sahelis strategically plan their monthly business opportunities, and use a call centre to connect with Sahelis on a daily basis through Whatsapp, IVRs and videos. Their physical teams also meet with Sahelis weekly to conduct "learn on the go" activities, also referred to as experiential learning, which is designed to help the Sahelis build their digital and face-to-face consumer confidence.



PORTFOLIO SELLING

YOUR PRODUCT PORTFOLIO SHOULD BE USER-FIRST BUT BALANCE IT WITH A MIX OF FAST-MOVING, LOW-MARGIN GOODS AND BIG-TICKET ITEMS.

Now you've trained your sales agents - what should they sell?

Salespeople that sell multiple products from a "basket" need to be relevant to the end user and designed in a way that is easy to use, but they also need to be easy to sell. Some considerations might seem prosaic: for example, how heavy are the goods you want to sell? But for agents working in remote, last-mile locations, portability might be the primary concern. Likewise, it's important to continuously assess whether products genuinely fill the user's needs and if they priced accordingly.

For [Kasha](#), operating in the women's health sector, the labels on some products, especially those relating to sexual health, risk publicly humiliating a buyer who lives in a community where issues, such as menstruation, might not be openly discussed. The solution: bundling contraceptive and menstrual products with a wider basket of personal care materials and distributing them using plain packaging to avoid any stigma.

[MumsVillage](#), a website for pregnant women and mothers in Kenya, worked with TRANSFORM to build a marketplace where their members could sell mum and baby products. They ultimately settled on a 70/20/10 approach carefully adapted to the needs of mothers at different stages of their babies' development: 70% everyday essentials (wipes, diapers, soap), 20% milestone purchases (weaning products, toys) and 10% big ticket items (baby monitors, strollers).

“

THE KEY TO OUR PURCHASING STRATEGY FOR THE FIRST SIX MONTHS IS TO GO DEEP IN THREE CATEGORIES THAT MATTER MOST TO OUR CUSTOMERS. FOR US, THAT'S WEANING AND FEEDING, SAFETY AND HYGIENE AND TOYS AND EDUCATION. WE ONLY OFFER PRODUCTS DIRECTLY AVAILABLE IN KENYA (SO WE DON'T HAVE TO DEAL WITH THE COMPLEXITY OF IMPORTING DIRECTLY) AND OFFER SELECT LOCALLY MADE PRODUCTS.”

MILLICENT MUIGAI
CEO OF MUMS VILLAGE

For [Frontier Markets](#), the balancing act is mostly between high-margin products that sit alongside two or three fast-moving durables like torches, phones or small hygiene products. For a durables business, these fast-moving items are great for acquiring new customers and increasing the confidence of their Saheli agents. The smaller goods ensure new customer acquisition and very strong repeat rates. Today, Frontier Markets acquires 10-20,000 new customers monthly, and has a repeat rate of 100% of existing customers, as well as cross-sell and up-sell average of three durables per household in a year.

INCENTIVES

USE DIFFERENT INCENTIVES FOR DIFFERENT TYPES OF SALESPEOPLE, DECIDING WHETHER SALARY OR COMMISSIONS ARE MORE MOTIVATING FOR THEM.

Enterprises need to maintain profitability while providing incentives that motivate the sales force. Incentives need to be fair, recognise the effort of each salesperson and account for local and cultural motivations.

Money, of course, is important. But what's more important: large, but unpredictable pay-days or lower, but stable, incomes that give households the security to plan ahead? What's better – salary or commission?

For **Frontier Markets**, stability is better for society as well as individuals.

It makes long-term commitments to its employees, providing regular, sustainable incomes of up to \$250 a year and combine this with a 20-30% sales commission. On average, Sahelis earn upwards of \$1,000 a year with this combination of income, which is four times higher than current income opportunities through other livelihood initiatives. This security gives their Salehis confidence to invest in education, in health – in the future. It also encourages women to work, as receiving a regular and stable income is often more palatable for a family unit and women are alleviated of domestic tasks to take advantage of the opportunity to bring in additional income. As a result, Frontier Markets has an extremely low churn in the salesforce and a high female participation rate.

Commissions, Frontier Markets argues, only reward the sale. But in the world of an impact enterprise, a sale is not just a sale: it represents another step towards a behaviour change that leads to better health and wellbeing.

“

IT'S CRITICAL TO UNDERSTAND WHAT MOTIVATES YOUR ENTREPRENEUR AND WHETHER IT'S A STEADY, RELIABLE, LONG-TERM, SUSTAINABLE INCOME. WE BELIEVE THIS IS CRUCIAL TO BUILDING CONFIDENCE, STRONG COMPANY LOYALTY, AND THE AGENCY FOR OUR RURAL WOMEN TO WORK WITH FRONTIER MARKETS. WITH ACCESS TO A LARGER AND REGULAR INCOME, SAHELIS ARE ABLE TO INVEST IN THEIR CHILDREN'S FUTURES, AS WELL AS CONTRIBUTE TO FAMILY DECISION-MAKING AS A SIGNIFICANT FINANCIAL CONTRIBUTOR TO THE FAMILY.”

AJAITA SHAH
CEO AND FOUNDER OF FRONTIER MARKETS



Source: Frontier Markets

But here's an example of commission at work with a very different kind of salesforce.

Kasha's agents are on a 'pay for performance' model, with a commission structure that incentivises on revenue, customer type and recurring customers. Like several other TRANSFORM businesses, they find that a tiered system where agents can become supervisors works well. This allows them to both reward those with a good track record and show new agents that there is a path to progress within the company.

However, it's not all about the money. Status is a powerful motivator – maybe just as powerful as hard cash. **Dharma Life** found that many of their DLEs gain respect and influence in their communities. They acquire new skills and status; Dharma Life acquires a dedicated sales force.

“

FINDING WAYS TO BRING WOMEN INTO LEADERSHIP ROLES BENEFITS EVERYONE INVOLVED. THROUGH OUR TRAINING, WE'RE ABLE TO IDENTIFY AND NURTURE WOMEN WHO HAVE THE SKILLS TO TAKE ON INFLUENTIAL ROLES, REMOVING BARRIERS TO THEIR MOBILITY AND EXPANDING THEIR SOCIAL NETWORKS.”

GAURAV MEHTA
CEO OF DHARMA LIFE



Source: Dharma Life

UNILEVER:

WHY UNILEVER ASKED ITS SALESPEOPLE TO SELL A CHEAPER COMPETITOR.

In Bangladesh, Unilever salespeople sell Unilever's Pureit home filtration kits currently at around \$35 a time. One day, the TRANSFORM team gave them another product to sell: Drinkwell's 'water ATM' cards at \$3.

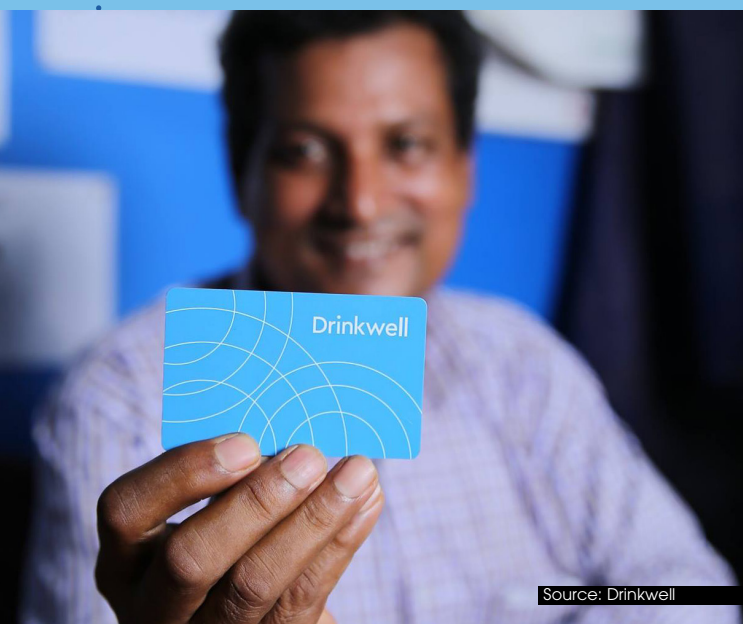
From the outside, it might seem an odd move to allow what was ultimately a low-cost competitor to piggy-back on your sales network. The sales reps, staring at very small commissions on the cards, certainly needed convincing.

But this is an example of playing the long game. The simple fact was that \$35 as an upfront payment is too much of an ask for many households in the country. So, 8% of initial customers said 'yes' to the cards, and far fewer were able to afford the home filtration systems. However, as Bangladesh moves into the ranks of middle-income countries, and a reliable source of clean water is no longer seen as a luxury, that may change. And when that happens, TRANSFORM will be on hand to help Drinkwell transition from the interim technology of water ATMs to becoming a permanent part of the infrastructure.



Whether the ultimate ambition is to eliminate deaths from diarrhoea or sell more health and hygiene products (or indeed both), the tactic is the same: boost the customer's appetite for your product or service, with an offering that is within reach – even if that requires a broader partnership perspective than most would contemplate. That's where Unilever's purpose to make sustainable living common place comes in.

To really expand the scale of impact through business, you need to engage with shopkeepers and micro-entrepreneurs. They want to make more money and improve their lives and those of their communities. So, you introduce them to ways of doing this – new pricing models, incentives and new affordable technologies – in this case Unilever was able to do all three through their successful partnership with Drinkwell.



MAKE BUYING SIMPLE

ONLINE AND OFFLINE PAYMENTS NEED TO WORK TOGETHER BASED ON WHAT YOU'RE SELLING AND WHO YOUR TARGETING - BUT ALWAYS AVOID WASTING TIME CHASING PAYMENTS.

Business models need to be tested and refined to become scalable. Overarching assumptions, solutions and propositions need to be evolved and ultimately simplified (See our [Scale report](#) for more detail).

This also applies to the back-office processes that support a functioning sales force – especially when it comes to establishing supply chains and payment processes.

One project that faced this challenge was [BoPInc's D2D Pro](#), a TRANSFORM-funded impact enterprise in Nigeria, that wanted to add PAYG ('pay-as-you-go') solar lights to entrepreneurs selling FMCG such as soap, shampoo and stock cubes.

Regular buyers from salespeople selling FMCG products rarely have enough money saved up to buy solar lights outright. PAYG technology allowed them to buy through smaller payments.

The concept was great; but the reality of on-the-ground sales and distribution wasn't.

Tracking transactions was complex and cashflow was slow. Payments needed to be tracked for four to eight months. Cash had to physically be collected from the entrepreneurs.

BoPInc had to face facts. They pivoted from solar lights to fintech, partnering with digital banking and payment start-up, Innovectives. Their trained force of mobile money agents knew how to handle cash and digital payments and make sure the money transfers to BoPInc happened. Payments were continuously collected, recorded immediately and automatically tracked.

The existing network of mobile money agents were able increase their income by an additional \$40 a month by selling solar lights, an increase of up to 50% for some agents – alongside mobile money solutions.

Digitising and automating processes can reduce costs and create sustainable, scalable systems. Embedding e-commerce and mobile money within the sales force will facilitate the distribution of products and services in a traceable and safe manner. It also provides entrepreneurs with valuable trading histories.

BoPInc is now working with Innovectives to train basket-of-goods female retailers how to use digital financial services and become mobile money agents. They are on track to reach 10,000 sales agents by 2023.

[Loowatt](#) solved the payment challenge in a similar way. It rents toilets to low-income householders in Madagascar and collects the waste weekly. Loowatt wanted to move to mobile money payments; but some customers insisted on paying in cash. So it allowed customers to make cash payments to shopkeepers, who would then send the payment to Loowatt using mobile money agents. This removed a barrier for their users while still ensuring that Loowatt operated a cashless system. Loowatt's monthly payment rate increased to +30% and through continuous education of the services, they have seen a steady increase in the volume of mobile banking transfers and payments. They currently with 14 mobile money agents and plan to grow to over 50 by the end of 2022.

AFTERCARE

INVESTING IN AFTERCARE IS A BULLET-PROOF WAY TO BUILD CONSUMER CONFIDENCE AND TRUST.

Someone with very little disposable income has every reason to be risk-averse. Will this new thing work?

What happens if it breaks or won't function – who do you talk to? For TRANSFORM enterprises, this can be turned from a challenge to an opportunity. Diligent aftercare can offer a competitive advantage.

Through TRANSFORM, **Frontier Markets** tested out selling Unilever's Pureit water filters in rural India. Despite providing them with a warranty, customers still feared that if the product broke down it would be difficult to contact a company hundreds of miles away. Frontier Markets was a valuable intermediary who tracked service issues, coordinated repairs and

services through its service centres locally placed where customers lived. The customers didn't have a direct relationship with Unilever, but knew the Frontier Market agent was connected to the company and they trusted her desire to keep her customers happy.

Drinkwell grew its water ATM network fast, increasing its customer base by 55%, from 93,410 customers in January 2021 to 144,550 customers in August 2021. That was another existential threat: queries and issues quickly overwhelmed its support staff. To tackle this, Drinkwell set up automated SMS and Facebook systems to deal with enquiries, as well as call centres to help deal with aftercare concerns.

Aftercare is also a vital way of getting feedback on your product or service.

Kasha's Kigali call centre in Rwanda receives over 800 calls a day from customers either asking questions about the product, platform or simply giving feedback on the user experience – this provides an invaluable source of information for the Kasha team as they start to scale.

Kasha's sales agents also create that all-important feedback loop: checking in with customers about the prices of products, discovering which are most in demand and creating a positive experience. This builds trust and inspires customers and, ultimately, drives repeat sales.





THE TRANSFORM DIFFERENCE

01

TRANSFORM has supported 61 projects across 13 countries around the world. What continues to amaze us is the power of sales networks to distribute products to those who need it, while also empowering and bringing agency to people.

02

TRANSFORM enterprises learn to use the energies and talents of local people. The relationships they have are with neighbours and friends, not with targets and prospects.

03

That's why Frontier Markets' Ajaita Shah prefers to call her colleagues who work in the villages of Rajasthan and beyond 'influencers'. They are in the business of collecting data but use their powers of empathy to find out what people need and what they can afford. They are – literally – there throughout the journey.

04

And the process of recruiting, training and selling, not only builds savings – it builds confidence and hope in communities. As Iya, a social media manager at Kasha put it: "Since I started working with Kasha I just love being a woman so much more. I'm working with amazing women who are doing amazing things. It's just given me that feeling that everything is possible."



TRANSFORM is a joint initiative between Unilever, the FCDO and EY. Established in 2015, it works to accelerate impact enterprises, blending funding and support to deliver market-based solutions to the world's biggest development challenges. TRANSFORM uses its capabilities and expertise in marketing, distribution, digital, and business resilience to deliver transformative market-based solutions to low-income households in sub-Saharan Africa and South Asia that last. For more information on TRANSFORM, visit our [website](#), and follow us on [Twitter](#) and [LinkedIn](#).



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This initiative has been funded by UK aid from the UK government; however the views expressed do not necessarily reflect the UK government's official policies.



Unilever is one of the world's leading suppliers of Beauty & Personal Care, Home Care, and Foods & Refreshment products, with sales in over 190 countries and products used by 2.5 billion people every day. We have 149,000 employees and around 400 brands found in homes all over the world.

Our vision is to be the global leader in sustainable business and to demonstrate how our purpose-led, future-fit business model drives superior performance. The Unilever Compass, our sustainable business strategy, is set out to help us deliver superior performance and drive sustainable and responsible growth, while: improving the health of the planet; improving people's health, confidence and wellbeing; and contributing to a fairer and more socially inclusive world.

While there is still more to do, we are proud to have been recognised in 2020 as a sector leader in the Dow Jones Sustainability Index and - for the tenth-consecutive year - as the top ranked company in the 2020 GlobeScan/SustainAbility Sustainability Leaders survey. For more information about Unilever and our brands, please visit www.unilever.com.



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