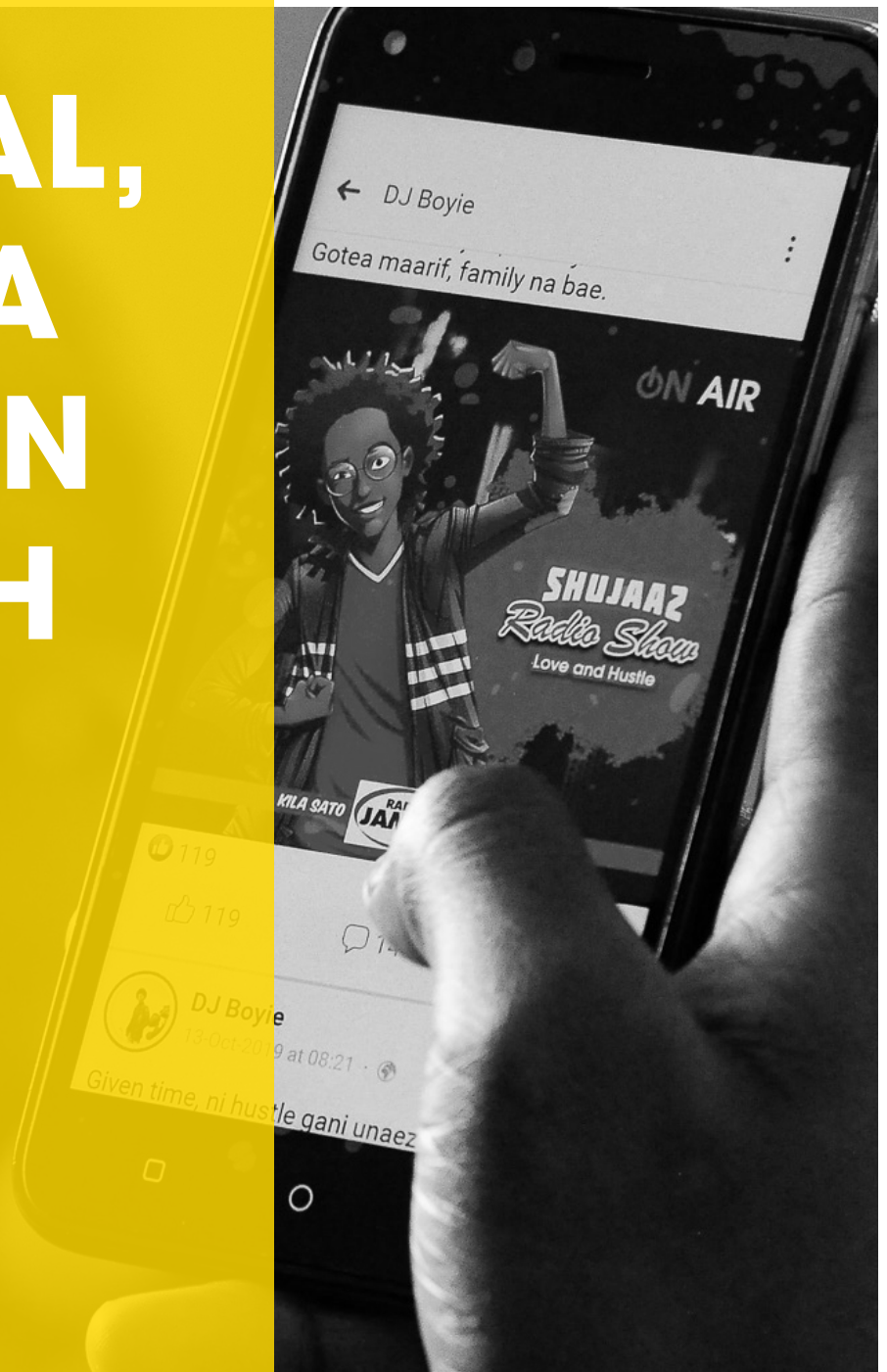


# DIGITAL, WITH A HUMAN TOUCH



**BRIDGING THE DIGITAL DIVIDE  
IS ONE OF THE GREATEST  
MODERN-DAY CHALLENGES.  
TRANSFORM REPORTS ON  
WHAT THE IMPACT ENTERPRISES  
WE WORK WITH HAVE LEARNT**



# WHAT'S IN THIS REPORT

01

TRANSFORM works hand in hand with impact enterprises to deliver digital solutions.

02

In this report, TRANSFORM explores how providing access to and enabling usage of digital services can improve health and economic prosperity.

03

We outline the challenges enterprises face when trying to build and scale a platform, product or service online.

04

We share TRANSFORM's collective insights for building successful and scalable digital solutions:

- **Insight One:** Put users at the centre
- **Insight Two:** Understand how customers access the internet and use your service
- **Insight Three:** Give your customers reasons to return – frequently
- **Insight Four:** Blend online and offline
- **Insight Five:** Become a data-informed business



Source: Shujaaz

# OFFLINE AND DISEMPOWERED

There are 3.7 billion people without internet access, globally. In the least developed countries, fewer than one in five people use the internet. In low- and middle-income countries, women are 15% less likely to use mobile internet than men and are 7% less likely than men to own a mobile phone<sup>1</sup>.

COVID-19 reminded us that the digital divide is a symptom – and perhaps a cause – of inequality. The lack of internet<sup>2</sup> access severely inhibits people's potential to thrive.

The TRANSFORM enterprises that we feature in this report are part of a movement: not a formal movement with a name and leaders, but a movement nonetheless. By enabling low-income people to access and use digital services, they hope to improve the health and economic prosperity of their consumers, as well as provide them with future opportunities.

**So, there is a lot to play for!**



Source: MumsVillage

TRANSFORM's mission is to meet the needs of low-income households. Increasingly, these needs can be met online. So, we work with digital businesses that have the advantage of reaching lots of people, fast. This enables them to have a widespread positive social impact, and, with the right business model, huge potential to scale at pace.

But, as we discuss in this report, faith in digital alone is misplaced. Digital entrepreneurs face many challenges before they are able to create services that are both accessible and relevant to low-income consumers.

So, we need to ask ourselves, how can digital businesses change create truly **user-centric digital services** that can reach customers, but also add value and change behaviour to drive uptake or repeated use?

Below, we share five insights we've picked up from working with impact enterprises on the way.



Source: Kasha

<sup>1</sup> <https://www.gsma.com/r/wp-content/uploads/2021/06/The-Mobile-Gender-Gap-Report-2021.pdf>

<sup>2</sup> <https://www.un.org/press/en/2021/dsgsm1579.doc.htm>

# INSIGHT ONE: PUT USERS AT THE CENTRE

## “WE CALL IT BEING PLAYER-FIRST”

That’s Rob Burnet, CEO of [Shujaaz Inc.](#), a network of social ventures based in Nairobi. They learned the phrase from the gaming design industry. It means keeping your audience at the centre of everything you do.

For Shujaaz Inc’s audience of ‘hustlas’ (young people working in the informal economy), digital solutions designed in California or London, however brilliant they may be, often fail the player-first test.

In 2020, with the help of TRANSFORM, Shujaaz Inc launched MESH, a digital networking platform for informal sector micro-entrepreneurs.

“

**WHEN WE’RE DESIGNING AUTHENTIC MEDIA, OR A PRODUCT, OR A SERVICE, THEY - THE PLAYERS - ARE ALWAYS IN THE ROOM WITH US. IT’S ALWAYS DONE WITH THEM: DONE COLLABORATIVELY.”**

**“WHEN WE WERE STARTING TO BUILD THE MESH STRATEGY, WE STARTED OFF LIKE ANY KIND OF PRODUCTS COMPANY WOULD, WE ASKED OURSELVES: WHAT SHOULD THE LANDING PAGE LOOK LIKE? WHAT IS PROFILE CREATION? AND STARTED TO ADAPT THINGS BASED ON WHAT EXISTS.”**

ANJU TANNA,  
MANAGING DIRECTOR,  
MESH



Source: Shujaaz

“

**THEN WE TOOK A STEP BACK AND REMINDED OURSELVES, NO. THAT'S NOT PLAYER-FIRST. THERE'S A REASON WHY THE CURRENT TOOLS THAT THE SECTOR HAS CREATED DO NOT WORK FOR OUR AUDIENCE. AND SO, WE GATHERED 30 YOUNG MICRO-ENTREPRENEURS, GAVE THEM BLANK SHEETS OF PAPER AND SAID: OKAY, DESCRIBE YOURSELF TO THE REST OF THE ROOM. THIS APPROACH WAS CONVENTION-CHALLENGING AND POWERFUL. IT WAS THE UNLOCK WE NEEDED TO CREATE PRODUCTS THAT RESONATED WITH THE PEOPLE WE WANTED TO USE THEM.”**

ANJU TANNA,  
MANAGING DIRECTOR,  
MESH

It's a revealing story. We tend to assume that creating digital solutions is the exclusive territory of technology experts. In fact, they also require some of the tried and trusted techniques used for creating any new product – such as engaging with your consumer, asking what they want, and using this research to create something that they will trust.

Listening to your customers, and your entrepreneurs, is essential to maximising the value of, and access to, your service. **Frontier Markets**, an Indian social commerce platform, that provides local access to high quality, products and services, works closely with women entrepreneurs to reach last mile customers. Also known as Saral Jeevan Sahelis, these women entrepreneurs are digitally skilled influencers who showcase products and assist with e-commerce purchases in their communities. They're also well placed to collect insights on customer demands and needs, but more on that in Insight Five.



Source: Frontier Markets

“

**THEY'RE CENTRAL TO OUR SUCCESS AND GROWTH, SO WE SUPPORT OUR SAHELIS IN A COUPLE OF DIFFERENT WAYS, WE GIVE HER THE DIGITAL TOOLS THAT SHE NEEDS TO SELL THE RIGHT PRODUCTS, TO THE RIGHT PEOPLE, THE RIGHT WAY. WE DESIGNED THE APP WITH THE SAHELIS IN MIND, SO IT'S COLLOQUIAL, LOCALISED AND VOICE-ENABLED.”**

**“THEY'VE TOLD US EVERYTHING THEY NEED FROM THE APP. WE CREATE IT AND THEN HELP THEM WITH MARKET ACTIVATIONS AND MARKETING ACTIVITIES. ULTIMATELY, WE'RE GIVING HER A BRAND PLATFORM, BUT ONE THAT WORKS FOR HER AND OUR END CUSTOMERS.”**

AJAITA SHAH  
CEO, FRONTIER MARKETS

**TRANSFORM's TIP:**

**A major challenge of a digital entrepreneur is to go from understanding the needs of the user, to creating a service that meets those needs, in a relevant way.**

When starting, you cannot solve all consumer needs straightaway. Instead, take the learnings from your consumer

testing and get your foot in the door by clearly offering a service that is most useful first. And do it well.

Being player centric in your delivery will pique their interest, establish trust in the service and draw them to explore your platform further. This then allows you to diversify your service offering and expand the breadth of your digital offering.

## **INSIGHT TWO: UNDERSTAND HOW CUSTOMERS ACCESS THE INTERNET AND USE YOUR SERVICE**

**Kasha is a digital first, direct sales organisation 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. Anonymity and access are the two critical elements for providing women with health advice, healthcare and self-care products in this part of the world.**

Kasha tried both a website and a text-based USSD system to reach customers because, although Rwanda's digital economy is growing fast, smartphone penetration is still low.



Source: Kasha



**REACHING OUR CUSTOMERS VERY MUCH DEPENDS ON THE MARKET. WE WORK IN THE BUSINESS OF DIGITAL-COMMERCE, BUT WE'VE HAD TO LEARN TO BE FLEXIBLE BECAUSE WE WANT TO REACH CUSTOMERS THAT ONLY HAVE ACCESS TO A BASIC MOBILE PHONE. USUALLY IT'S A LITTLE NOKIA, NOT A SMARTPHONE - THERE'S NO INTERNET ACCESS. BUT THEY STILL NEED TO BE ABLE TO ORDER AND PAY FROM IT."**

JOANNA BICHSEL  
CEO, KASHA

So, while, in some parts of the world, sales and offers functions are being exported to online and chat, Kasha invested in its call centre, which now deals with more than 600 queries a day.

While access to handsets and internet can limit use of online services, the cost of data can also act as a further restriction for low-income groups.

**UJoin**, a mobile-friendly online community developed by **Every1Mobile** and supported by TRANSFORM, works with shopkeepers to provide their customers with access to health information and affordable WASH and nutrition products. From their research, they knew that shopkeepers were reluctant to use online platforms because the cost of data was too high. As a result, Every1Mobile designed the platform from the beginning to minimise data requirements.

The team also ensured all the messaging and training materials on the site was written in a mix of Swahili and English to reflect the literacy of the end user, making the platform more accessible to more people. In 2019, more than 23,000 consumers benefited from health and nutrition products, and more than 140,000 e-Vouchers were redeemed from the platform.

### TRANSFORM's TIP:

**Businesses need to be sure that they don't accidentally translate offline inequalities, such as access to handsets, into their online products or services. Entrepreneurs need to design for the capabilities of their target audiences from day one. If you can reach those that are least digitally able, then all others will also be able to access your product.**

### Key considerations for reach:

- What existing technology do your customers have?
- What is their level of digital literacy?
- What training do you need to provide to users?
- How can you keep data requirements and costs as low as possible?
- Is the language you use relatable to the user?



Source: UJoin

# INSIGHT THREE: UPTAKE AND ENGAGEMENT

**WILL ONLY HAPPEN IF YOU GIVE YOUR CUSTOMERS  
REASONS TO RETURN - FREQUENTLY**

A highly successful Silicon Valley entrepreneur gave [Kasha](#) CEO, Joanna Bichsel, important advice on streamlining the e-commerce side of her business:

“

**HE SAID TO ME ‘WHY DO YOU  
SELL SUCH A LARGE VARIETY  
OF THINGS? TAKE IT BACK TO  
THE CORE’. SO, WE TRIED THAT  
AND ONLY OFFERED MENSTRUAL  
CARE PRODUCTS. THOSE, AND  
CONTRACEPTIVES, ARE AT THE  
CORE OF WHAT WE DO.**

**STREAMLINING COMPLETELY  
FAILED! IT TURNED OUT THAT IN  
MARKETS WHERE E-COMMERCE  
IS NASCENT, IF YOU ONLY SELL A  
FEW THINGS ONLINE, CUSTOMERS  
WILL NOT CHANGE THEIR  
BEHAVIOUR TOWARDS DIGITAL  
COMMERCE FOR ONLY ONE OR  
TWO ITEMS.”**

JOANNA BICHSEL  
CEO, KASHA



Source: Kasha

Joanna quickly realised that she needed to provide a range of products to draw customers online, but also to encourage repeat orders:

“

**BY ENTICING THEM WITH MULTIPLE  
PRODUCTS THAT THEY USE ON  
A DAILY BASIS, WE COULD THEN  
INTRODUCE THEM TO ITEMS SUCH  
AS CONTRACEPTION. THIS IS HOW  
WE’VE ESTABLISHED A BROAD  
CUSTOMER BASE, AND DELIVERED  
THE BEHAVIOUR CHANGE WE  
WANTED AND OUR CUSTOMERS  
NEEDED, EVEN IF THEY DIDN’T  
KNOW IT AT THE TIME.**

JOANNA BICHSEL  
CEO, KASHA



Source: Kasha

Similarly, **Jeeon** provides an entry point for pharmacies in Bangladesh. It enables them to quickly and conveniently order multiple products directly from manufacturers. By allowing them to order small amounts, Jeeon not only ensures stocks are refilled on time, but also increases order volumes by more than 20%. Jeeon's e-commerce platform also allows pharmacies to diversify their portfolio with high-impact health and prevents counterfeits by avoiding informal distribution channels.

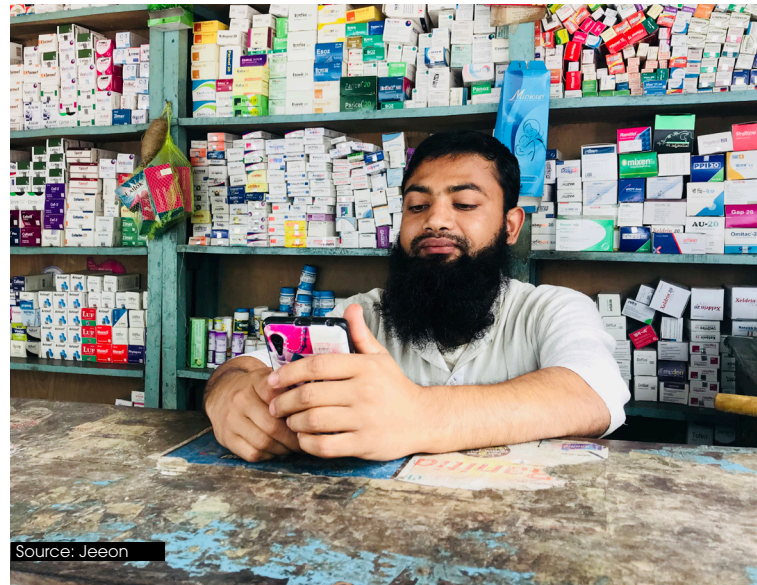
In May 2015, **MumsVillage** launched a content website that offers information, advice and a place for women to meet and share virtually. Today MumsVillage has expanded to provide Kenyan mothers with access to localised healthcare content and products. This helps them to make informed choices for the health and wellbeing of their families.

They developed a business plan which can be summed up by the three Cs: Content, Community and Commerce – in that order. Your customers need constant reasons to use your service – and then share and discuss among themselves. MumsVillage alighted on two of the most powerful: localised content with up to date information and practical tips to meet a pregnant woman or mother's particular needs, now.



**WE STARTED WITH WEEK BY WEEK PREGNANCY CONTENT, LISTICLE SUGGESTIONS ABOUT WHERE TO TAKE YOUR KIDS TO HAVE FUN AT THE WEEKEND, AMONG OTHER CONTENT. SO, IT WAS A SHORT STEP TO START OFFERING ADVICE ABOUT NUTRITION AND WHERE TO GIVE BIRTH IN THE LOCAL AREA."**

MILLCENT MUIGAI  
FOUNDER, MUMSVILLAGE



That soon created a demand for products; and with TRANSFORM funding, they went on to launch a busy e-commerce site on Mother's Day 2019. That year, MumsVillage sold thousands of products from 40+ vetted local suppliers. In addition, more than 300,000 mothers read health articles and watched video content on maternal health, and 3,000 joined online WhatsApp health chats.

Updated copy: Elsewhere in the TRANSFORM network, **Every1 Mobile's U Afya** platform was designed to build a digital community of mums and mums-to-be, supporting them to drive positive shifts in household level health behaviours through engaging content and tools to build confidence and reduce behavioural barriers. One tool was a 10-day handwashing challenge, designed to establish and maintain hand washing behaviour through a public pledge and simple daily challenges, calling upon participants to self-report their daily handwashing activities on the U Afya website. Not only impactful, due to drawing from a range of behavioural techniques, this was also an effective way to drive traffic! Over 2,900 women completed the '10-day Handwashing Challenge', and every time they visited the site, they were able to access other behaviour change content on hand washing and other health behaviours. They could also engage with, and encourage, other participants, and sign up to receive vouchers for soap.

**TRANSFORM's TIP:**

**To remain relevant, you need an open line of communication with your consumer to gather feedback. Put this to good use by continuously evaluating the design of your platform and services to keep customers delighted.**

Keeping users engaged needs to be an iterative process. Your platform must either have a constant stream of new

information or enough resources, products or services to encourage repeat use.

If you can, give your users access to an online community, where they can interact and share experiences with their peers in a safe space. Consider additional incentives such as vouchers for items that may not have been one their priority shopping list.

## INSIGHT FOUR: BLEND ONLINE AND OFFLINE

Digital can only get you so far, at some point it's likely you're going to need the power of people and in-person interactions to deliver your service. [MumsVillage](#) discovered this, after receiving user feedback that the e-commerce function didn't meet all their needs.

“

**WE QUICKLY REALISED THE IMPORTANCE OF HAVING A PHYSICAL STORE, SKINCARE, SAFETY AND HYGIENE PRODUCTS ARE EASY TO BUY ONLINE. BUT IF YOU WANT TO BUY A CAR SEAT, STROLLER OR OTHER HIGH-TICKET ITEMS, YOU WANT TO GET AN IDEA OF THE LOOK AND FEEL ...**

**HUMAN BEINGS ARE SOCIAL, WHATSAPP HAS HELPED BUILD THOSE PERSONAL RELATIONSHIPS, AND SO HAS TELESales, BUT THE PEOPLE WANT TO KNOW 'WHEN CAN I VISIT YOUR STORE?' WE ARE ASKED THAT EVERY DAY."**

MILLICENT MUIGAI  
FOUNDER, MUMSVILLAGE

”

**MumsVillage is now actively fundraising to potentially open a retail store.**

## OTHER ENTERPRISES HAVE SIMILAR EXPERIENCES:

**Frontier Markets** uses a word that emerged in the COVID-19 crisis to sum up its distinct blend of human and online interaction: phygital. They've equipped their Sahelis to provide rural customers with an online shopping experience that resembles the in-store experience. Sahelis help customers connect with products and services, provide details and information about the solutions, coordinate in-person demos, and help customers pay online for their purchases. They successfully influence the adoption of high-value goods in communities, such as clean energy solutions, high energy efficient kitchen and home appliances, agricultural inputs, and digital financial services at scale.

In Lagos, in-person recruitment wasn't possible during the COVID-19 lockdown. **Every1 Mobile** recruited Patent and Proprietary Medicine Vendors (PPMVs) for their Naija Care platform remotely. This digital only approach resulted in much lower uptake of eLearning than a similar cohort of PPMVs recruited face-to-face, as it was harder to establish that initial trusted relationship.

Similarly, for **Jeeon's** telemedicine operation, local informal providers called "Village Doctors" operating out of pharmacies were recruited and trained to be the eyes-and-ears of doctors on the ground, and bridge the trust gap that people had to the digital intervention.

And in Embu, Mawingu's wifi hotspots were under-utilised by young people until **Shujaaz Inc** organised social gatherings and meet-ups to introduce useful and engaging content to community members. This enabled them to engage the youths, and to sign-post further information and networking that could be accessed online.

“

**INVESTORS OFTEN WANT EVERYTHING TO DIGITISED, THEY WANT SUPER EFFICIENCY - GET EVERYTHING AUTOMATED, GET THE COSTS DOWN. BUT THAT'S NOT WHAT PEOPLE WANT HERE. OUR ROLE IS TO UNDERSTAND WHERE OUR CUSTOMERS NEED THE HUMAN TOUCH POINTS AND HOW THIS WILL IMPROVE THE CUSTOMER EXPERIENCE AND TRUST, WHICH CONVERTS INTO CUSTOMER ACQUISITION, CUSTOMER LOYALTY, RETENTION AND RECURRING CUSTOMERS.”**

JOANNA BICHSEL  
CEO, KASHA



Source: Shujaaz

TRANSFORM'S Hilde Hendrickx believes:



Source: Jeeon

“

**SOCIAL INTERACTION SHOULD BE BUILT INTO THE DIGITAL PLATFORM ITSELF. TO BE A SUSTAINABLE PLATFORM, ENTREPRENEURS NEED TO INTERWEAVE DIGITAL AND ANALOGUE. FOR EXAMPLE, MODERATED CHAT GROUPS, LEADER BOARDS SHOWING PEOPLE'S ACHIEVEMENTS, THE USE OF ROLE MODELS AND EVEN ORGANISING ACTIVITIES FOR PEOPLE TO PHYSICALLY COME TOGETHER. IT'S ABOUT ENCOURAGING COMMUNITY INTERACTION.”**

HILDE HENDRICKX  
XXXXX, TRANSFORM

#### TRANSFORM's TIP:

Offline-only services are difficult to scale, while online-only can be viewed as spam. For many reasons, not least cost, businesses aspire to be digital only. But we've seen online works better when it supports, and is supported by, offline relationships. Ask yourself:

- 01** Do we need a physical presence to raise awareness of our product or service?
- 02** Can we create opportunities for users to meet and chat either online or offline?
- 03** Do we have the right level of aftercare?

For more insights and learnings on how to build a salesforce, see our report: Sales and distribution networks: helping impact enterprises grow

# INSIGHT FIVE: BECOME A DATA-INFORMED BUSINESS

“

**THE SECOND WE BROUGHT IN OUR DIGITAL PLATFORM IN 2018, EVERYTHING CHANGED, WE WERE NOT ABLE TO BRING IN A TECHNOLOGY SOLUTION BEFORE, BECAUSE YOU NEEDED DIGITISATION IN INDIA TO MAKE THAT HAPPEN. BUT ONCE IT DID, WE BECAME A BIG DATA COMPANY.**

**WE HAVE HALF A MILLION RURAL FAMILIES AND OVER 50 MILLION DATA POINTS AVAILABLE TO US. WE KNOW WHAT PEOPLE WANT, HOW THEY WANT IT, AND WHEN THEY WANT IT, AND WE'RE ABLE TO CREATE PREDICTABILITY ON SEASONALITY. WE'RE DOING VERY TARGETED MARKETING AND TARGETED SALES. THIS HELPS US KNOW WHAT WE CAN CROSS-SELL WHEN WE ONBOARD A CUSTOMER, AND WHAT WE ARE MOST LIKE TO RESELL ON REPEAT ORDERS.”**

AJAITA SHAH  
CEO, FRONTIER MARKETS

**Frontier Markets** is a well-established operation with a presence in, and knowledge of, rural India that much larger organisations might envy. The next challenge for a company with big ambitions – Ajaita has 10 million customers in her sights – is to step up her data analytics capacity: and that's where her next round of funding will focus.

One of the great strengths of a digital business is its ability to automatically generate data on customers' behaviour. However, we find that few of our businesses have the bandwidth or the skills to become truly data enabled.



Source: Frontier Markets

**Every1 Mobile** commissioned a data analyst to work on their UJoin shopkeeper platform. This enabled them to identify the shopkeepers who were loyal and regular users; lapsed users that could be re-engaged; and the 'dis-engaged', who hadn't used the platform for some time.

**Every1 Mobile** was able to identify on what days, and at which time, customers were redeeming product discount vouchers. This enabled them to send out digital vouchers shortly before consumers had an opportunity to use them.

**Kasha**, meanwhile, identified the opportunity to monetise the platform with services and insights.

Ajaita also saw a chance for Frontier Market's to leverage big corporations' and government's insatiable appetite for consumer data: add it to the basket of goods and services her sales force offers.

“

**WE SEE A VERY CLEAR OPPORTUNITY TO RECOGNISE THAT DATA, INSIGHTS AND INNOVATION IS ANOTHER REVENUE STREAM - AND WOMEN SHOULD GET PAID FOR COLLECTING IT, RIGHT? WE WANT TO UNDERSTAND HOW THAT GETS DESIGNED IN A MUCH MORE SYSTEMATIC, STRATEGIC WAY.”**

AJAITA SHAH  
CEO, FRONTIER MARKETS

“

**WE WORK WITH CORPORATIONS LIKE UNILEVER, JOHNSON AND JOHNSON, AND MASTERCARD. ANYONE WHO WANTS TO LAUNCH OR TEST NEW BRANDS IN A DIGITAL DIRECT TO CONSUMER MODEL, OR WANTS INSIGHTS BACK, THEY COME TO US.”**

JOANNA BICHSEL, CEO, KASHA

#### TRANSFORM's TIP:

**Data should be one of the main assets of your business. Always make sure that you collect your data ethically, with consent and understanding from the customer as to how their data will be used. Once gathered, it can be used, in conjunction with qualitative feedback, to adapt your service.**

**Set yourself the target of answering key questions:**

- How many of your customers are using your service on a regular basis?
- What features are used the most? Which ones are not?
- Which of your changes have improved engagement?



Source: Jeeon



# IN SUMMARY

**At TRANSFORM, we believe that user-centric and digital solutions can help solve some of the world's most pressing development challenges.** The COVID-19 pandemic further emphasised the need for digital infrastructure, and digital engagement in low income and rural communities. But, the only way to achieve increased usage and digital inclusion is through meaningful engagement and human centered design, otherwise businesses will amplify existing offline inequalities into inaccessible digital products and services.

A consistent learning across all our work – including research with Johns Hopkins University – is that to scale business models, digital or analogue, the right mix of products and services is needed. Funding and regulation compliance is also key – if you don't have a business model supported by a bedrock of user insights, you're destined for failure. By using the combined expertise of TRANSFORM's core organisations and partners, we are able to help impact enterprises scale their digital business and bridge the digital divide. Over the coming years, we will continue to seek out and support impact enterprises to develop innovative solutions that deliver digital – with a human touch.

**This report follows on from a roundtable discussion we hosted earlier this year,** discussing how digital innovations such as telemedicine, e-learning and e-commerce can increase the service delivery, and strengthen health provisions for hundreds of millions of underserved people. We were joined by organisations such as The Bill & Melinda Gates Foundation, Johnson & Johnson, as well as Jeeon and **Every1Mobile** (featured in this report).



Source: UJoin

**Over the next five to 10 years of TRANSFORM, we will continue to seek out and support impact enterprises that develop innovative digital solutions for social impact.**

Building on research we did with Johns Hopkins University<sup>3</sup>, we will also further add to the knowledge base on how to truly engage users in digital solutions and deliver digital - with a human touch. Finally, using the combined expertise of the TRANSFORM partners, we will help impact enterprises to scale their digital business and bridge the digital divide.

<sup>3</sup> Cassaniti, J. (2020). Influence networks relating to health knowledge among Nairobi's micro-retailers and their clients. Electronic Journal Knowledge Management, 18(3), <https://doi.org/10.34190/ejkm.18.3.2068>

Kumoji, et al. (Accepted). Understanding the audience for a digital capacity building platform for micro-retailers in Nairobi, Kenya: A latent class segmentation analysis. Social Marketing Quarterly



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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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](http://www.unilever.com).



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