

PRISMA Direct Sales Agent Research

Adapting the agent model to be more inclusive and effective for the agricultural sector

March 2021



Executive Summary

For more than a decade, development programs have partnered with the private sector to adapt direct sales agent (DSA) models - like those made famous by Avon and mobile network operators - to serve different sectors (e.g. agriculture, energy, health) and markets (e.g. rural, peri-urban).

Results, however, have been mixed. Modifying DSA models to serve a different market segment can be challenging for development programs as research shows that the model is best suited for established, yet underserved markets with easily accessible and knowledgeable customers, which are not features of most development environments. In agriculture, for example, the low population density of rural areas, and less educated and poorer nature of women and men farmers in most developing countries, have

posed challenges for the commercial sustainability of agricultural DSA models.

The purpose of this brief is to identify practical design considerations for inclusive agricultural DSA models. The brief draws from recent research on DSA models from Indonesia and Ghana, and in particular recommendations from the foundational 2010 SHOPS study¹, which examined DSA models in the health sector that are easily adapted to the agricultural sector.

The following summarizes seven practical recommendations for improvement of agricultural DSA models. The first three focus on general improvement recommendations and the remaining four are specific to inclusive agricultural DSA models.

¹ In 2010, the USAID funded SHOPS project funded a 16-month study conducted by the Monitor Group. The study identified promising direct sales agent business models enabling enterprises to engage with the poor in Africa. The study was intended to provide a data-driven perspective on the conditions under which direct sales agent models are most likely to succeed, highlights how these models are applied to health and the barriers they face in the health sector, and examines case study examples.



Direct Sales Agent Model Recommendations



Minimise customer acquisition costs by carefully targeting established markets and knowledgeable consumers with uncomplicated product(s) direct from the manufacturer



Carefully consider agent profile, role and incentive structures to manage training and turnover costs



Create a product basket which offsets the costs of 'push' products (e.g. high customer education requirements) with 'pull' products (e.g. established customer demand) with high profit margins

Source: adapted from SHOPS Study (2010)

Recommendations for development practitioners and DSA network operators for more inclusive agricultural DSA models:



The design of the DSA business model must account for the inherent challenges in serving rural agricultural populations and may not be commercially viable for all sectors and products.



Recruit and train DSA agents, women and men, who have a mix of technical and soft skills in addition to access to, respect and standing within their (target) community.



Reflect customer gendered considerations and preferences in the gender composition of the DSA network and overarching marketing strategy (e.g. gender-responsive content and channels); and take into consideration socio-cultural norms which may inhibit the recruitment and retention of women sales agents.



From the outset, understand, be explicit about, and **design for a blend of commercial viability and social impact desired by the program and partner(s).**

INTRODUCTION

Direct sales agent (DSA) models are attractive to market systems development (MSD) programs operating in developing economies because of their potential to reach poor and remote populations with productivity-enhancing information and products. In the agricultural sector, DSA models have been adapted and piloted in numerous private sector and MSD programs. These range from traditional DSA models, which promote agricultural products in using woman-to-woman models, to models which promote services such as aggregation in addition to input sales.

Despite the widespread use of DSA models, there is a dearth of research and guidance on how to design and implement inclusive and commercially sustainable DSA

models for the agricultural sector. In response to this gap and the desire to better understand the factors enabling and deterring the performance of women agents in DSA models, PRISMA commissioned a qualitative and quantitative study spanning three provinces in Indonesia that included over 500 survey respondents and nearly 50 qualitative interviews. The study findings are presented in [this brief](#).

While compiling the first brief, the research team realised that a second, companion brief highlighting the fundamental design considerations for successful agricultural DSA models would be useful for practitioners and agribusiness owners

and additionally complement the findings of the first brief on women agents.

This second brief draws from PRISMA's research and case studies from other sectors - including the health sector - to identify practical design elements necessary for effective agricultural DSA models. Both the agricultural and health sectors are characterised by rural, low density, less educated and poorer populations. Like health products, agricultural products can also be complicated to use properly and are also purchased relatively infrequently, making the business case less straightforward.

The brief also explores the role of gender in the design of effective DSA models. By better understanding the success factors in commercial and inclusive DSA models, PRISMA seeks to better advise companies (and other development programs) in designing and implementing agent models that fulfil business objectives and contribute to women's economic empowerment. This brief and the supporting design checklist are intended for private sector development practitioners, donors and agricultural companies seeking to improve and/or begin implementing an effective rural sales agent model.

About PRISMA

The Australia-Indonesia Partnership for Promoting Rural Incomes through Support for Markets in Agriculture (PRISMA) is a multi-year development program working to accelerate poverty reduction through inclusive economic growth. PRISMA adopts a market systems development approach by partnering with key-stakeholders to improve agriculture market efficiency and sustainably benefit the poor. The program aims to achieve an income increase for a total of 1,000,000 smallholder farming households by 2023. It operates in six provinces in Indonesia: Central Java, East Java, West Nusa Tenggara (NTB), East Nusa Tenggara (NTT), West Papua, and Papua.

GOOD PRACTICES IN THE DESIGN OF DSA MODELS

This section presents the four design fundamentals of DSA models identified in the SHOPS study and suggests why they are relevant to the agricultural sector. The third and fourth good practices in this model also provide new insights from more recent research on agricultural DSA models with a strong focus on gender and women's economic empowerment.²

1

Minimise customer acquisition costs by targeting established markets and knowledgeable consumers with uncomplicated products, direct from manufacturers

The research showed that health sector DSA models targeting the rural poor were challenged on several fronts in terms of being commercially viable (figure 1). First, while the rural market was underserved by other distribution networks, it was relatively low volume. Second, outside of a handful of 'pull' products (i.e. products that require minimal explanation), the demand or market for 'push' (i.e. more complicated) products, such as oral rehydration salts was very low and unestablished. Third, despite typically not being 'owned' by the manufacturer and benefiting from manufacturer margins³, product pricing was low and did not reflect the 'doorstep' convenience of a DSA. Lastly, because of the rural nature of the targeted customers, they were less knowledgeable about the different products and more costly to reach.

² The first and second design practices were not a focus of PRISMA's research

³ Manufacturers can typically offer more competitive prices as the wholesaling function has been cut out. The SHOPS study claims that manufacturer gross margins can range from 40-70% .



Market

- Established market demand
- High volume
- Underserved by other distribution networks



Product

- Standard configuration
- Pull rather than push
- Well-known
- Short sales cycle
- High margins



Consumer

- Existing demand
- Level of existing product knowledge
- Low cost to reach

Figure 1: Factors contributing to DSA model success

2

Create a product basket which offsets the ‘costs’ of push products with pull products with high profit margins.

The research identified a common pitfall of many social enterprises, which confuse need with demand. For example, businesses offer products and services with evident social impact potential (e.g. push products), but target customers show little interest. In the health sector, agent networks are typically created to promote socially beneficial products (with low current demand) and as a result, the basket of products sold by the agent reflects social objectives instead of consumer priorities.

In addressing this challenge, it was recommended to optimise the product mix (figure 2) by balancing door openers (e.g. cosmetics) with margin champions (e.g. vitamins) and health necessities (e.g. malaria treatment). This type of diversified product basket will yield a better mix of money-making, and quick sell pull items. The agricultural equivalent of this would be product bundling of seeds, fertilizers, and crop protection products or livestock feed, animal health products, and vaccines.

The study also recommends building a profit-driven basic product basket for day-to-day sales, supplemented with targeted demand-generation campaigns (from manufacturer and/

Push products

require significant explanation and education (e.g. oral rehydration products) or may require some behaviour change (e.g. contraception). Margins tend to be low, and are put under pressure by the desire of development programs to keep prices low to ensure affordability and allow adoption.

or program) to support the addition of specific products to the basket at particular points in the year. Lastly, the study recommends testing development industry priorities (for example, emphasis on combating diseases such as HIV/AIDS, malaria, and tuberculosis) against market realities (for example, gaps in family planning products) to avoid missed opportunities to change health outcomes.

Agricultural development practitioners and agribusinesses seeking to design and implement a DSA model can learn from these two design insights as they are highly applicable to the agricultural sector.

Agricultural DSA model takeaway

The design of the DSA business model must account for the inherent challenges in serving rural agricultural populations and may not be commercially viable for all sectors and products.

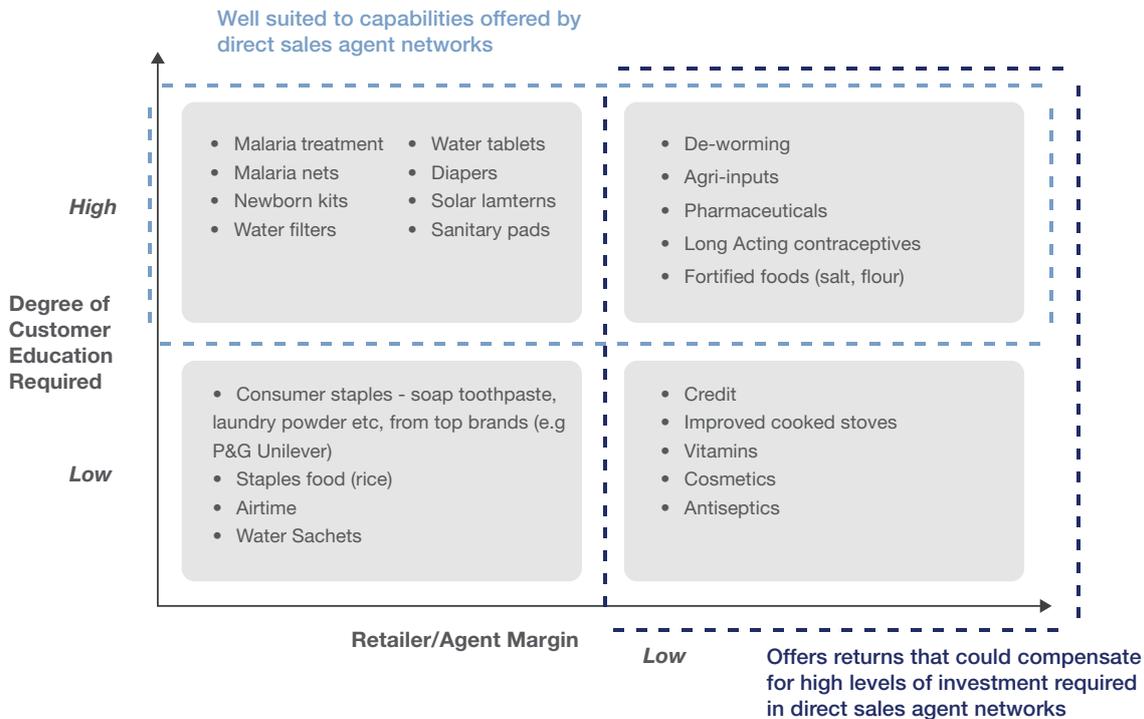


Figure 2: Product basket mix

3

Carefully consider agent profile, role (job scope) and incentive structures to manage training and turnover costs.

According to the study, “when it comes to the agents in successful networks, three dimensions deserve attention: agent selection (e.g. profile), retention (e.g. turnover, incentives), and role complexity.” These aspects are critical because they each have specific cost implications. Establishing an agent network requires significant upfront investment in recruitment and training. Therefore, by reducing employee turnover and the complexity of an agent’s tasks, training investments can be managed at reasonable levels by minimising both the initial training costs and the risk of training agents who do not stay long enough to recoup the training investment.

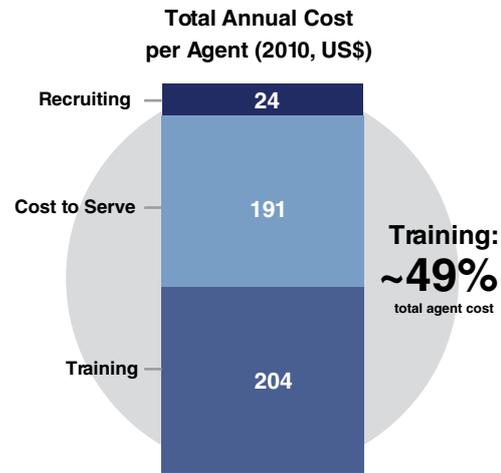


Figure 3: Example of cost break down per agent

REASONS FOR FARMERS SATISFACTION

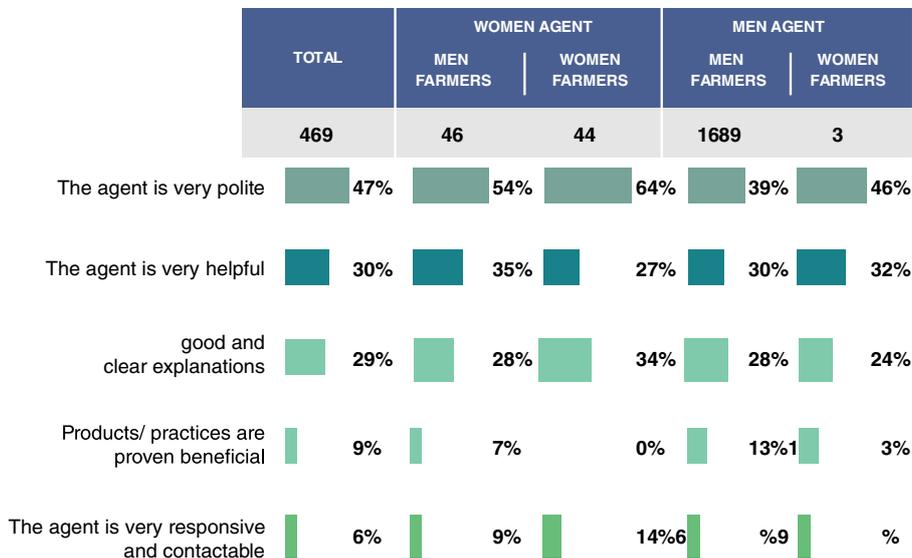


Figure 4: Reasons for farmer satisfaction

Agent profile

The research highlights the importance of selecting the right mix of skills, specifically balancing an entrepreneurial spirit with the ability and willingness to follow instructions. It also challenges the tendency of the health DSA programs studied to select their agents from the ‘Base of the Pyramid’ (BoP) of target populations due to the difficulty of delivering social impact to both target consumers and the agents themselves.

Insights from the health sector on agent profile are important for the agricultural sector, as mentioned, due to the similarities regarding stage of market development, product type and customer profiles. Likewise, agricultural market systems programs have also often seen the DSA model as a vehicle for impacting and empowering the agents themselves in addition to the target customers.

Research conducted by PRISMA revealed that friendliness, helpfulness and the ability to deliver explanations clearly were the top reasons of farmers (women and men) satisfaction towards an agent. The PRISMA research is particularly interesting as it captured the perspectives of both women and men farmers regarding women and men agents.

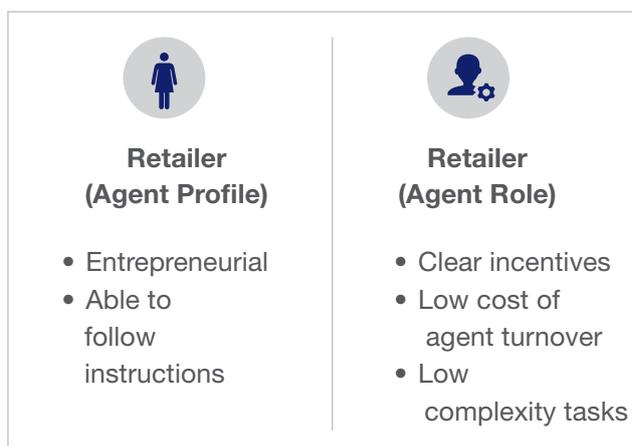


Figure 5: Agent profile and role

The GROW program, an agricultural value chain program designed to reach women farmers in Northern Ghana, which included a women-only DSA model component implemented by MEDA, identified a detailed list of the qualities of effective agents, including hard and soft skills in addition to considerations regarding their position within the community.



Hard skills

- Strong selling, negotiating and marketing skills, including understanding pricing
- Good customer service skills
- Strong time management skills
- Good understanding of buyer demands and trends



Soft skills

- Resourceful
- Good listener and communicator
- Open to learning from others
- Patient and dedicated



Position within community

- Currently conducting some trading activities
- No or insignificant barriers to mobility
- Community-based or with strong ties to communities from which they purchase
- Seen as a leader and trustworthy

Agricultural DSA model takeaway

Successful DSA agents, women and men, need to have a mix of technical and soft skills in addition to access to, the respect of and standing within their (target) community.

Agent role and incentive structures

The research revealed several important insights related to the agent role. First, successful DSA models limit the role of an agent. Therefore, business functions related to distribution, consumer education and marketing, and sales are allocated to different other parties based on their skill set and profile. Second, it advocates the use of super agents or agent aggregators to manage large agent networks, a practice commonly used in mobile money agent networks.

The division of tasks not only assures that agents can spend more time selling, but also reduces training costs (as agents require less learning to perform their job) and agent turn over costs (new agent training is one of the highest costs associated with turnover). Furthermore, maximising time spent selling is important as many agents rely on multiple sources of income so the benefits of selling products should exceed other potential sources of income otherwise agents may be inclined to leave or become inactive.

These insights are particularly relevant to agricultural DSA models, as they also risk overburdening agent roles with multiple responsibilities, which causes agents to be less productive. Increasing agents' responsibilities can also elevate training costs that then leads to even more costly agent turnover.

PRISMA's research revealed that when an agent territory was too large and agents were required

to manage their own transportation and product logistics without an efficient reimbursement system, women agents were less likely to feel comfortable or perform well in their role. The research found that agents were having to navigate multiple roles ranging from analyst, advisor and marketer through to distributor. The distributor role was considered a constraint to performance. Agents at an animal feed firm, for example, explained that cattle breeders typically purchase in bulk making it a challenge for them to bring the products (i.e. sacks of cattle feed) with them on sales calls. In the coconut sector, agents from a copra purchasing firm, reported that they regularly buy and transport tons of coconuts per day but cannot always rely on the driver's (men) support to load them. This highlights the point that agents may compromise important selling or buying opportunities if they are overburdened with these types of non-sales related activities.

Agricultural DSA model takeaway

consider gender-related constraints in terms of job scope and supporting the agent role to maximise selling time and manage training costs.

Deep-dive in Gender and the DSA model

The SHOPS study does not directly reference gender in its analysis and recommendations. The absence of gender considerations in the profile and scope analysis means that the preferences of target customers (e.g. the gender of an agent) and the social-cultural norms that influence women's (and men's) availability, mobility and standing within their community and consequently their ability to perform in the DSA job (explored in-depth in the first brief in this series) are overlooked. Gender considerations in agricultural DSA models are often disregarded in overarching marketing strategies and agent network compositions.

Customer preferences

Women and men's customer preferences regarding an agent's gender varies from context to context. In some regions, mixed gender contact outside of the family arena is discouraged or even sanctioned.

In these cases, the gender of the agent also determines whether they interact with women and men customers.

In other cases, preferences may be more subtle but still important. PRISMA's research showed that both women and men farmers prefer to have interactions with agents of their own gender. This preference was also reflected in the 'impact'⁴ of the agents on women and men farmers. Women agents were found to produce greater 'impact' on women farmers and it was the same for men agents with men farmers. Although this research did not examine why the agents were more effective with farmers of their own gender, the results of another PRISMA supported study regarding agent activities and the effectiveness of a large, multi-national agricultural firm, pointed to the inherent bias of men agents, which may provide some insights.

⁴ A farmer is considered 'impacted' if they have applied the agriculture knowledge they acquired in the marketing activity, which led to increased revenue/productivity.

Another PRISMA’s research also found that agricultural input company agents (men sales force) underestimated the role and contributions of women in farming activities (including the decision to purchase inputs). Consequently, the sales force spent less time with women farmers. The company management immediately recognised that by undervaluing the role of women in agricultural production, the agents were missing out on potential sales opportunities. The company is currently reviewing its sales force recruitment and training strategy in light of these market insights.⁵

"Our study found that women agents are not only preferred by most women farmers, but are also appreciated by men farmers, due to their communication skills and agricultural knowledge. This is one of the reasons why we believe women agents can have an integral role in reaching more farmers."

Maryam Piracha, Portfolio Adviser – Agriculture, Gender Equality and Social Inclusion, PRISMA

Agent role

Gender considerations are also often overlooked in the scoping of the agent role, making it more difficult for women to apply for and succeed in these jobs. PRISMA’s research found that certain factors increased the attractiveness of a job for women, for example, if a job posting was explicitly open to both genders, had reasonable but not exclusionary criteria and was well-publicised. Other factors, such as good financial benefits and the perception of a mutually beneficial

relationship, including professional development opportunities, increased the likelihood of women applying. Flexibility and job scope (e.g. geographic coverage) were two out of the top three considerations for women sales agent when evaluating a DSA job (salary/incentives was number one). These aspects are critical for women agents as they are often having to juggle multiple responsibilities and generally tend to lack support from their partners.

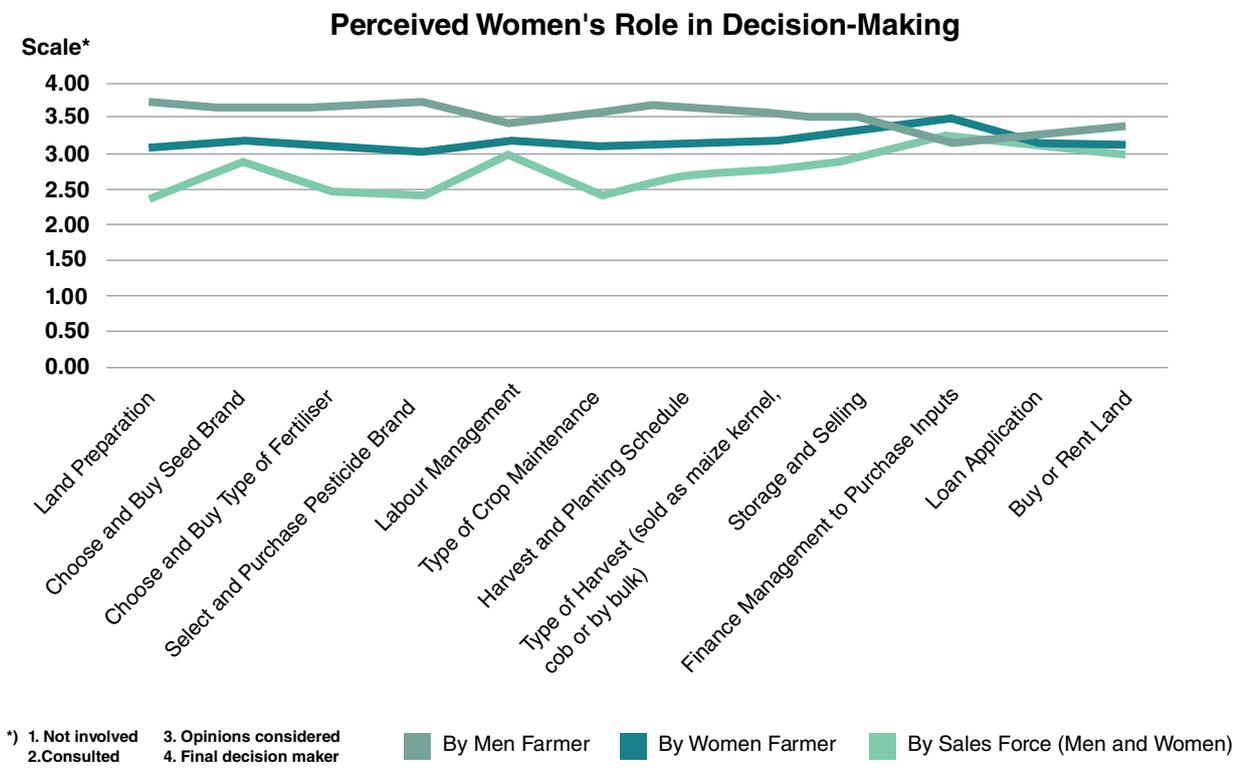


Figure 6: The role of gender in decision making

⁵ Research conducted by PRISMA on behalf of a large, multi-national agricultural inputs firm in 6 provinces involving 1,200 respondents

Takeaway

The gender (of an agent and target customers) matters; successful DSA models reflect customer gendered considerations and preferences in the composition of the DSA network and overarching marketing strategies (e.g. gender-responsive content and channels); take into consideration socio-cultural norms, which may inhibit the recruitment and retention of women sales agents.

4

Direct sales agent models exist for and often serve different purposes.

According to the research, the objectives of a DSA health model may be focussed on 'financial viability-first' or 'social impact-first'. Factors determining the degree of financial viability and social impacts include: the main focus of the DSA marketing activities, training, market selection, product mix, pricing and incentives (figure 7). Clarity on the orientation of the DSA model is important in determining future funding sources (e.g. profits, donor or government funds), product mix and pricing and agent selection criteria and remuneration schemes.

This is an important consideration for agriculture DSA programs as there is often a stated commercial ambition, but the design of the DSA program, particularly with regard to agent selection and training, may actually emphasise social impacts over financial viability without making the necessary long-term resource allocations. As a result, there may be a risk to long term sustainability



Figure 7: Factors affecting the financial viability of DSA models in health

Case Study: Greater Rural Opportunities for Women (GROW) program

The GROW program, implemented by Mennonite Economic Development Associates (MEDA) in Northern Ghana from 2012 to 2018, implemented a women sales agent (WSA) model as one of several tactics used to achieve the project goals of increased incomes, market linkages and sustainability for women soybean farmers. MEDA first piloted the WSA model in Pakistan and Afghanistan in response to the traditional practice of ‘purdah’ which confines women to their home or sometimes the community and prevents them from accessing markets and employment and/or income generating opportunities. MEDA has subsequently introduced the WSA model in Ghana, Myanmar and Nigeria.

GROW introduced the WSA model after recognising that the growth potential of women soybean farmers in Northern Ghana was constrained by numerous factors including lack of access to inputs, information, services and markets. According to the GROW [case study](#)⁶,

2017 GROW Results

GROW reached 23,368 women farmers who reported harvesting 14,500 metric tons of soybeans; 11,169 of which were marketed at a value of 22.3 Ghanaian Cedi or approximately 4.9 million USD (2017 harvest).

‘a woman to woman model serves the market gap, stemming from the potential reluctance of men traders to buy from women farmers [...] and the possible negative reaction of women advancing economically in a sphere traditionally dominated by men.’

To implement the WSA model (Figure 8), GROW established contextually-appropriate criteria and worked with partners to communicate and promote the model. Women who self-selected

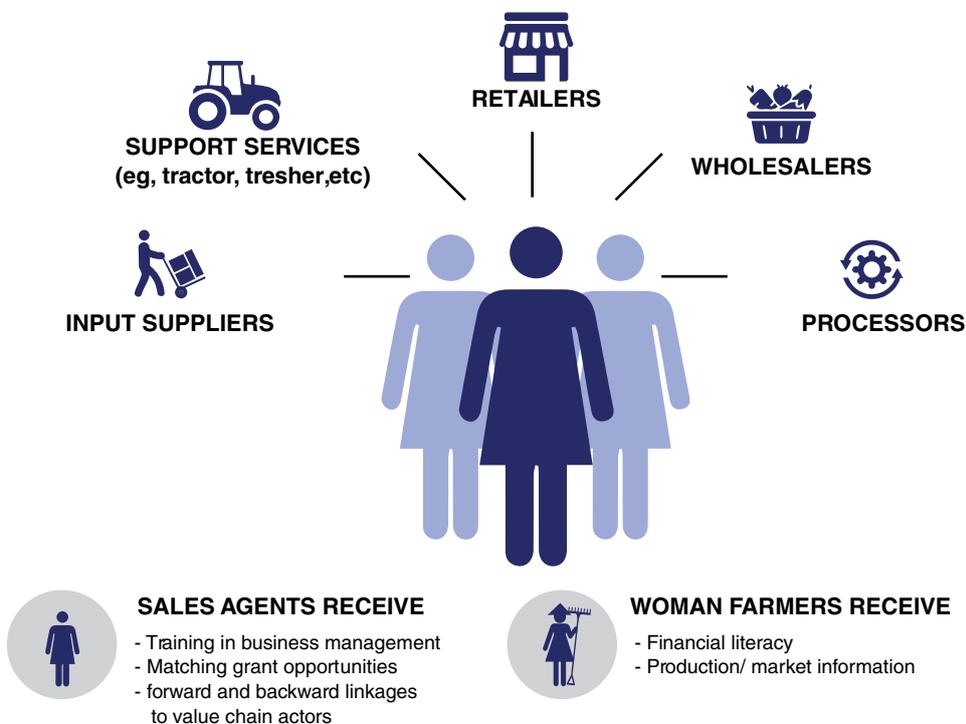


Figure 8: GROW WSA Model

⁶ King, Jennifer and Mohammed Abdul-Fatawu. 2018. Women Sales Agent Case Study. Ghana. GROW Project, MEDA

for the WSA role, which was a critical factor and who also met the criteria were then trained by a local partner on practical agribusiness topics ranging from production and processing through to marketing. After receiving training, the WSAs were encouraged to determine for themselves the scope of service offerings, which could include the following: aggregation (minimum service offering), input sales (e.g. fertiliser, pesticides, seeds), sales or brokering of services (e.g. tractors, threshing, planting), and embedded services (e.g. market knowledge, product specifications, quality control training, value chain financing) and soy processing.

Throughout the agribusiness cycle(s), the WSAs received ongoing support from GROW and its local partners in the form of market linkages and stakeholder forums, networking and public and private encouragement and confidence building. The WSAs also received ongoing training on products and business practices like bookkeeping. Lastly, the WSAs were eligible for matching grant funding (30% of the WSA contribution) to acquire productivity enhancing and/or labour saving assets such as scales, motorised tricycles, wheelbarrows, tarpaulins, threshers, donkey carts, soy grinders, garden wire, water pumps, personal protective equipment, planters and hippo rollers (to transport water).

At the close of the GROW program, the case study reported cautious optimism about the long-term sustainability of the model; stating that the business opportunities for the WSAs in terms of both growing the share of women farmers in agriculture who they serve (recorded in 2018 at 34%) and diversifying into other commodities and products. However, the case study also acknowledged the opportunity (and need) to link the WSAs with the private sector in a mutually beneficial way. For example, more formal connections with the private sector would potentially provide the WSAs with access to capital, information and training (an ongoing need), while the businesses would also benefit from a vetted, trained, and experienced workforce.

The GROW case study showcases an innovative approach towards overcoming traditional obstacles

‘ women sales agents will always be a part of the process for as long as men do not reach out to women themselves.’

Karen Walsh,
Country Project Manager, MEDA

in reaching farmers with a DSA model. It also illustrates the importance of acknowledging and budgeting for the impact objective of the agent model in the design. Empowering women agents' was an explicit objective and accomplishment of the WSA model, in addition to increasing women soy farmers income and access to the market. This economic empowerment goal was reflected in the selection criteria and a comprehensive training program facilitated by GROW. The case acknowledged that “most [rural Ghanaian] women – even those who are extremely entrepreneurial and savvy – require technical assistance in order to build the financial, management and marketing skills necessary for success in their roles as WSAs“.

Given the historical inequalities between women and men in Northern Ghana and around the world that limit women's participation and benefits in economic sectors including the agricultural sector, a blended ‘viability/impact’ model – which purposefully builds the capacity of and empowers poor(er) women to become sales agents - makes sense. This is particularly pertinent when the current and future potential customer base (women or men) for products expresses a preference in interacting with women agents. The intention to address the challenges that women face in becoming and succeeding as an agent, however, must be acknowledged in the design (including in the exit strategy) and budget. It is also important to work in parallel with and build the capacity of the DSA network operators to assess and adapt their policies and systems to be responsive to constraints, like the need for flexible working hours for women sales agents.

Takeaway

understand, be explicit about and design for both financial viability and the impact desired by the program and partner(s)

CONCLUSION

Direct sales agent models can be effective in serving the rural poor, however, their profitability and long-term sustainability hinges on the careful consideration and application of fundamental DSA design principles. The low density, less educated and poor nature of many rural farming communities make designing and managing a successful agricultural DSA model even more challenging (see agricultural DSA design checklist below for guidance).

The SHOPS research highlighted the importance of a handful of key design considerations including customer acquisition strategy, the agent profile and role, and the composition of the product basket. Given the study's focus on the health sector, it also underscored the importance of determining the underlying commercial or social objective of the DSA model.

Subsequent research on DSA models in the agricultural sector from the PRISMA and GROW programs provided additional gendered insights

regarding the agent profile and role and relationship to the overarching agribusiness marketing strategy. The research also highlighted that given the inherent challenges in serving rural agricultural communities, and particularly poor women farmers and traders, it is important to not only employ creative solutions to reduce customer acquisition costs but also budget from the outset for the blend of commercial and social impacts desired.

The insights from the PRISMA and GROW program are important and suggests that there is an opportunity for the practitioner community to engage in more learning and sharing on DSA models. Examples of creative and sustainable models which overcome the inherent challenges in serving agricultural communities, and women in particular, and the role of digital technology in enabling more inclusive DSA models are two areas, for example, that would benefit from more information.

If you would like to learn more about factors contributing to (and deterring from) women agent success, we encourage you to explore the other brief in this series. Also, stay tuned for an update on the impact of COVID-19 on women DSAs.

Please check out the other brief in this series available at PRISMA website:

[Women Agents: Insights and Recommendations](#)

[COVID-19 Update: Women Direct Sales Agents](#)

DESIGN CHECKLIST FOR AGRICULTURE DSA MODELS

The DSA design considerations unearthed in the SHOPS study a decade ago remain valid today and relevant to the agricultural sector. Below is a simple checklist for practitioners and agribusinesses to use when designing an agricultural DSA model.

Yes	Check-list question	No	If no, then consider
Market			
<input type="checkbox"/>	Is the market already established for the proposed direct sales product(s)?		<ul style="list-style-type: none"> How much time and money will it take to create awareness in the target market? Can this additional cost be absorbed by the business and/or the development program?
<input type="checkbox"/>	Are there currently high-volume transactions?		<ul style="list-style-type: none"> Is there a constraint that can be alleviated to increase transaction volume? Does the business and/or the program have the capacity to alleviate the constraint?
<input type="checkbox"/>	Is the market currently underserved?		<ul style="list-style-type: none"> What is the value proposition that the DSA is offering to the target market that would draw them away from their current suppliers?
Product(s)			
<input type="checkbox"/>	Is it easy to use?		<ul style="list-style-type: none"> How long does it take to explain to potential women and men consumers? What is the expected time spent per customer and does that calculation make business sense?
<input type="checkbox"/>	Is it well-known to the target market?		<ul style="list-style-type: none"> How much time and money will it take to create product awareness in the target market? Can this additional cost be absorbed by the business and/or the development program?
<input type="checkbox"/>	Is it a short sales cycle?		<ul style="list-style-type: none"> Will the sales commission attract/retain agents? Can the agent achieve high volumes in other ways? If the answer to the preceding question is no, will the margins on the products cover the lower sales volumes?
<input type="checkbox"/>	Are there high margins?		<ul style="list-style-type: none"> Will the sales commission attract/retain agents?
Consumer			
<input type="checkbox"/>	Is there existing demand?		<ul style="list-style-type: none"> How much time and money will it take to create target market demand? Can this additional cost be absorbed by the business and/or the development program?
<input type="checkbox"/>	Is there a high level of consumer knowledge?		<ul style="list-style-type: none"> How much time and money will it take to increase consumer knowledge? Can this additional cost be absorbed by the business and/or the development program? How much time per customer is required for a sale? Given the increased time per customer, will the total sales commission package attract/retain agents? How much training must be provided to the agents to educate consumers about the product?
<input type="checkbox"/>	Is it inexpensive to reach the customer?		<ul style="list-style-type: none"> Can the product be priced to account for this outreach cost?
<input type="checkbox"/>	Can the customer afford it?		<ul style="list-style-type: none"> Can the model include financing?

ADDITIONAL RESOURCES

Gueguen, Chloe, Hakspiel, Julia and Sabal Majali. 2020. Making Digital Finance Work for Women in the MENA Region: Eight Lessons from the Field. AWEF Project.

King, Jennifer and Mohammed Abdul-Fatawu. 2018. Women Sales Agent Case Study. Ghana. GROW Project, MEDA

Kubzansky, Michael and Ansulie Cooper. 2013. Direct Sales Agent Models in Health. Bethesda, MD: SHOPS Project, Abt Associates.

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