

**PRISMA Direct Sales Agent Research**

# Women Agents

## Insights and Recommendations

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### EXECUTIVE SUMMARY

Australia-Indonesia Partnership for Promoting Rural Incomes through Support for Markets in Agriculture (PRISMA) adopts market systems development approach by partnering with key stakeholders to improve agriculture market efficiency and sustainably benefit the poor. One of PRISMA's most important innovations has been the introduction of a sales agent model in rural farming communities. PRISMA promotes the use of direct sales agent models as an approach to increase women and men farmer access to innovative, productivity-enhancing products and services, such as livestock

feed concentrates and high-quality packaged seeds. To better understand the factors enabling and discouraging the growth of direct sales agent models and the approach's potential contribution to women's economic empowerment, PRISMA researched 10 partners and their respective sales agent programs. The study evaluated several aspects including farmer uptake and preferences, corporate strategies (e.g. marketing, agent recruitment and retention) and challenges faced by the agents. The research spanned three provinces and included over 500 survey respondents and nearly 50 qualitative interviews.

## Key study findings and recommendations\* for the design of future direct sales agent programs include:



Direct sales agents have an 87% success rate in impacting<sup>1</sup> farmers through their marketing activities. When disaggregated by gender, the success rate of women agents compared to men agents is 91% against 85% respectively.



Farmers look for similar qualities in both men and women agents: politeness, helpfulness, and the ability to share knowledge.



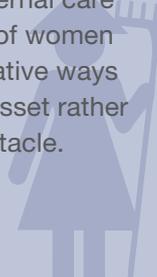
Farmers are more likely to prefer field agents with the same gender.



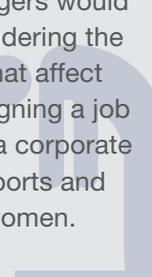
Women agents represent a wide range of backgrounds, so managers would benefit from designing agent programs and incentive schemes which respond to the diverse needs and aspirations of women.



Women agents work long days, so managers would benefit from factoring in the additional marital and maternal care responsibilities of women and look for creative ways to make this an asset rather than an obstacle.



Women agents juggle numerous responsibilities, expectations and feelings of guilt from leaving their family at home, so managers would benefit from considering the gender norms that affect women when designing a job scope and create a corporate culture that supports and encourages women.



Women agents are valued by both women and men farmers and therefore must be proportionally included in all agent schemes.



One of the obstacles for women agents' is their husbands' lack of support and jealousy, therefore, managers should engage husbands in dialogue when recruiting and training women agents so that they feel included and understand the opportunities and responsibilities of an agent.



*In light of the impact of COVID-19 in Indonesia and its disproportionate negative effect on women<sup>2</sup>, PRISMA is conducting follow-up interviews with select women agents to better understand how the virus has impacted their lives and performance as sales agents. The findings can be found in [COVID-19 Update: Women Direct Sales Agents](#) available at PRISMA website.*

<sup>1</sup> Impacting is defined as farmers' applying the agriculture knowledge shared in the marketing activities (including purchasing a company's products) and/or increases in their revenue/productivity.

<sup>2</sup> FAO: Seven issues affecting women and girls during COVID-19 pandemic

## INTRODUCTION

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 (MSD) approach by partnering with key stakeholders to improve agriculture market efficiency and sustainably benefit the poor. The program aims to achieve a minimum 30% 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. One of PRISMA's most important innovations has been the introduction of a sales agent model in rural farming communities.

PRISMA has supported nine businesses and one government agency in three provinces in Indonesia to develop and implement a sales agent model. It should be noted that the sales agent model takes on a slightly different form with each partner. The agents are employees or licensed distributors who sell products and provide end customers with training in good agricultural practices (GAP). In exchange, the agents receive sales commissions.

While the agent model was initially promoted because of its potential to effectively disseminate information and products in rural areas, PRISMA discovered that it also has the potential to promote women's economic empowerment (WEE). To better understand the factors enabling and inhibiting the growth of the model and its contribution to women's economic empowerment, in terms of both access and agency, PRISMA commissioned research on the sales agent models. The objective of the research was to identify the impact of

### SALES AGENT MODEL

The direct sales agent model recruits and trains individuals to enter communities to sell and distribute products, (typically) bypassing shops and other intermediaries.

the agents (both men and women) on corporate sales for 10 partners working with PRISMA and the impact of the agents' employment on their own economic empowerment. The study evaluated several aspects including farmer uptake and preferences, corporate strategies (e.g. marketing, agent recruitment and retention) and challenges faced by the agents. The research spanned three provinces and included 511 survey respondents (210 females; 301 males) and 48 qualitative interviews.

By better understanding the experience of women agents, 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. These briefs are intended for private sector development practitioners, donors, agricultural companies and public extension services providers seeking to improve and/or begin implementing an effective rural sales agent model.

## FINDINGS

### Experience of women agents

This section explores the experiences of women agents across ten agricultural companies and organisations in three provinces.

#### Women agents represent a wide range of backgrounds

The study found great diversity in the women sales agents, determined by their particular stage of life, marital status, geographic location and cultural and religious upbringing. Their diverse backgrounds have led to important and sometimes nuanced differences in their respective goals, opportunities and challenges (Table 1). Each group, for example, aspired to use their income to meet their household needs and save money for the future. Single mothers were explicit in their goals (e.g. to pay for their children's' tertiary tuition), while single

and married women tended to be vaguer around their monetary goals.

More salient differences emerged in terms of opportunities and constraints. Single women and single mothers were found to have more independence, authority over their own decision-making with more freedom to manage their income and better focus on their career and professional development. Married women, in contrast, had less independence but many were able to capitalise on their husband's farmer

networks to sell products and had increased mobility to attend farmer meetings at night.

Women with children (single mothers and married women) shared concerns about childcare. They were reluctant to ask family members to look after their children for fear of being burdensome and difficult. They also had concerns that their children would not be treated well. Furthermore, they wanted to avoid being reprimanded by family members.

**Table 1: Goals, Opportunities and Challenges of Women Agents**

	Single Women	Married Women	Single Mothers
<b>Goals &amp; Aspirations</b>			
Save money for future needs	X	X	
Contribute to the family income and have personal money	X	X	
Be independent (not dependent on a husband in the future)	X		
Make more friends and expand networks to support a career in the future	X		
Professional development through diverse work experience	X		
Elevate career and be financially stable before marriage	X		
Advance position in the workplace		X	
Reach 'a comfortable zone' – work/life balance		X	
Meet all household needs (e.g. children's tertiary education, have personal savings, insurance, money for leisure (going on holidays), and going on an Umrah or Hajj Muslim pilgrimage)			X
<b>Opportunities</b>			
More decision-making authority	X		X
More focused on career and professional development	X		X
More freedom to manage income	X		X
Adept at utilising technology (e.g. promoting on Facebook, making group chats on WhatsApp.) for work	X		
Husband often assists to sell the agricultural products		X	
Some husbands facilitate wives to access their farming networks, promote products and respond to questions		X	
More likely to attend night-time information sessions/events because the husband usually waits and takes them home		X	
More eager to elevate work position and prove that they can do it by themselves to feel more confident, proud and independent			X
Able to rely on parents for childcare if living with parents			X

Constraints

Subjected to rules imposed by others (e.g. parents, husband, in-laws, etc.)	X	X	
Lack of capital to enter into/develop a business - main family income for some	X	X	X
Multiple and conflicting responsibilities; husband, children and work		X	
Sometimes unfocused due to worries about home and children		X	X
Limited/no support structure			X

Women agents' motivation and self-concept is shaped by religion and culture

The research demonstrated that family upbringing, cultural values, prevailing business conditions and levels of agency also influenced women agents' aspirations and the opportunities and constraints they faced in their role. In West Nusa Tenggara (NTB) and East Java (EJ) (except for Madura), for example, it was found that in general women were less encouraged to work than to marry and that household expenditure required approval from husbands, even when women contributed significantly to the main household income. In contrast, in East Nusa Tenggara (NTT), women were more encouraged to work than marry by their families and decisions regarding small and large household expenditure were more equally shared between a husband and a wife.

These provincial differences are most likely influenced and reinforced by religion. The study found that most of the Hindu and Muslim women interviewed perceived themselves as a supporter of their husband, and not as an equal contributor to the household income<sup>3</sup>. They tended to rely on their husband, not only economically, but also in decision-making and setting family goals and aspirations, whereas the Catholic women interviewed (from NTT) perceived women and men to have an equal place in the household and were more supportive of each other in terms of contributing to household income and in decision-making processes.

Women agents work long days

The findings showed that the women agents, particularly the married women and single mothers, work extremely long days and have to juggle a myriad of family and work responsibilities with limited support. A women agent's day typically starts around five in the morning and ends at ten in the evening (Figure 1), during which they switch back and forth between household and work responsibilities.

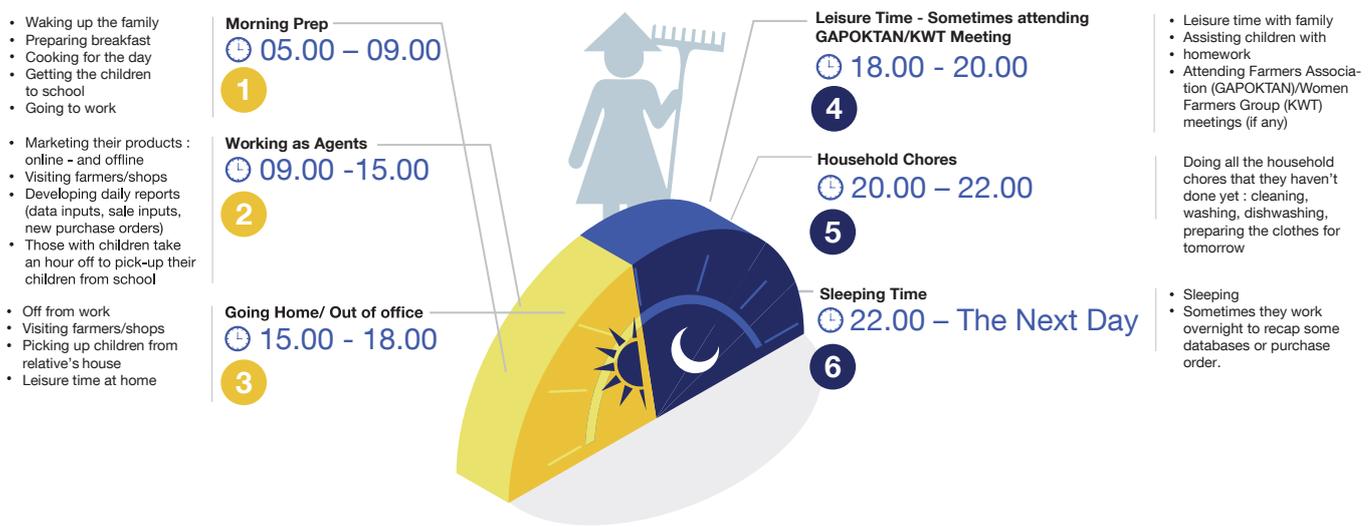


Figure 1: Typical Day of Women Sales Agent

<sup>3</sup> It should be noted that these women did influence household decision-making, however, men made the final decision.

Work was important for most of the women agents and they believed that they must work to support their families. They were willing to work overtime and on weekends to compensate for some of the time they used during the day to take care of family responsibilities. As a result, women agents tend to put their own needs and desires last.

### Women sales agents' multiple roles

Women sales agents are much more than just their job titles. They work with a range of people from the community (e.g. farmers, breeders and companies) to improve productivity while marketing their products. In one visit, they may analyse and resolve an agricultural-related problem, advise a farmer and even distribute a product. The research identified four distinct roles within the sales agent job: analyst, advisor, marketer and distributor (Table 2).

**Table 2: Agent Competencies**

ANALYST	ADVISOR	MARKETER	DISTRIBUTOR
<ul style="list-style-type: none"> <li>Identifies and seizes opportunities in the field</li> <li>Is familiar with different types of farming operations in the territory</li> <li>Is familiar with technical terminology, equipment and other issues relevant to the core product(s)</li> <li>Is familiar with competitors' activities</li> <li>Interviews and solicits feedback from current and potential customers</li> <li>Develops strategies to effectively promote products based on field insights</li> </ul>	<ul style="list-style-type: none"> <li>Provides information on scientific advances, farm management, advertising, manufacturing and other topics relevant to farm businesses in their territory</li> <li>Controls, monitors and maintains the performance of the product(s) on the demo plot</li> </ul>	<ul style="list-style-type: none"> <li>Effectively communicates and promotes the product(s) to target customers</li> <li>Achieves the sales targets set by the company</li> <li>Travels to a range of agricultural business locations</li> <li>Participates in a number of community activities such as conferences, contests, farmers' meetings, etc.</li> </ul>	<ul style="list-style-type: none"> <li>Delivers the product(s) to clients</li> <li>Organises a third party to transport products (when necessary)</li> </ul>

## Women agents are valued by farmers for different reasons

The study found that 91% of the farmers who interacted with a women sales agent applied the training they received; a figure six points higher than farmers who interacted with a men sales agent. The reasons behind this varied between women (blue bar) and men farmers (green bar). Women farmers listed, as their top three reasons, that women agents were able to deliver the agricultural knowledge clearly, followed up after the activity, and had a good command of agricultural knowledge. Men’s top three reasons included that the agent was easily contacted, friendly and had a good command of agricultural knowledge.

Additionally, almost half of farmer respondents prefer women agents as information source. Among women farmers that were reached by both women and men agents, 61% and 65% percent of them prefer women agents to provide promotional activity and good agricultural practice knowledge delivery, respectively, making women agents the preferred information source for most women farmers.



Figure 2: Factors contributing to uptake of agent training

## Key takeaways for agribusiness managers and development practitioners for agent program design and implementation

 <p>Women agents are not a homogenous group, so managers would benefit from designing agent programs and incentive schemes that respond to the diverse needs and aspirations of women.</p>	 <p>Religion and culture also shape women agents’ motivation and their self-concept, therefore agent diversity is an important consideration for managers as there are advantages and disadvantages to working with different types of women who are from different parts of the country.</p>	 <p>Women agents work long days, so managers would benefit from factoring in the additional marital and maternal care responsibilities of women and look for creative ways to make this an asset rather than an obstacle.</p>	 <p>Women sales agents take on numerous roles, so managers would benefit from designing recruitment and training activities to reflect the multifaceted nature of the position.</p>	 <p>Women agents are valued by both women and men farmers; so, managers would benefit from ensuring sufficient numbers of women agents.</p>
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## BECOMING A WOMAN AGENT

This section identifies factors that contribute to women (and deter them from) becoming agents.

### Being an agent is more than just a job

Despite long days and a demanding role, women are drawn to working as an agent for numerous reasons including the opportunity to earn money, increase self-esteem, feel empowered and pursue a life purpose.



#### Economic imperative

The agents interviewed felt an increasing financial pressure and did not believe they could depend on their husband's income alone. Most of them worked to support the family income and they also wanted to have their own money, as their husbands would rarely give them spending money.

*"I want to prove to my family, and especially to myself that I can be independent and buy whatever I want"*  
(Women Sales Agent (WSA), single).

*"I want to personally improve my family's standard of living. Mothers can do that for their families"*  
(WSA, married).



#### Relationships and networks

Most agents considered new relationships and expanded networks as one of the benefits of being an agent. They also believed that expanding their networks would enable them to tap into more economic opportunities.



#### Opportunities for professional and personal development

Agents saw their role as a way for them to continue to develop professionally, hone their intellectual capacities and acquire new skills. They also regarded the job as a way to improve their self-confidence and their bargaining position within the family. They reported that their husbands respected them more when they work. Lastly, many agents believed the role enabled them to prepare for future possibilities, especially in the event that their husband may not be able to work due to illness or death.



#### Self-fulfilment and serving as a role model

Being able to apply their knowledge and skills outside of the home and serve as a role model was empowering for some agents and an important aspect of their job.

*"I want to prove to my daughter that I am a strong woman. Even though I am a widow, I manage everything myself. So, someday when she grows up, she'll never underestimate women"*  
(WSA, married).

*"I want to feel useful and productive. I don't want to be passive and just wait for my husband to give me money. I can also do something beneficial"*  
(WSA, married).

## Job appeal does not necessarily mean that women will apply

A good monthly salary and incentives, time flexibility and a feasible scope of work (e.g. accessible and safe territory with adequate public transport) were the most sought out job features. A clear career path and transportation facilities were also important to women agents. Findings showed that certain factors increased the attractiveness of a job posting for women while other factors increased the likelihood of women actually applying for the job.



### Factors that increase the attractiveness of an agent job posting for women

- The job is explicitly open to both genders
- The posting is well-promoted (e.g. on Facebook, WhatsApp, etc.)
- Reasonable but not exclusionary criteria (e.g. marital status, age, education, etc.)



### Factors that increase the likelihood of women applying for the job

- The job offers reasonable financial benefits
- Prospective applicants feel that they are qualified for the scope of work
- Prospective applicants feel that the company seeks a mutually beneficial relationship

## Key takeaways for agribusiness managers and development practitioners for agent program design and implementation



Being an agent is more than just a job, therefore the scope of work and the job posting should offer both the monetary and non-monetary benefits that women are seeking.



Job appeal does not necessarily mean that women will apply for the job, therefore managers need to ensure that the job offer is attractive to women and encourages them to apply.

## SUCCESSING AS AN AGENT

This section examines the factors that contribute to women (and deter them from) performing well as agents. It should be noted that there are similarities in the factors that contribute to women becoming an agent and to succeeding in the agent role.

### Job scope and support do matters

The study identified that the job scope and corporate support positively contributed to women agents' performance while social norms negatively affected their performance.

When jobs offered reasonable time flexibility, salary and/or incentives, a feasible sales territory area, administrative support (e.g. distribution, transport and reimbursement) and training, women agents were more likely to feel comfortable and perform well. In contrast, when a territory area was too large and agents were required to handle their own transportation and product

logistics without an efficient reimbursement system, women agents were less likely to feel comfortable and perform well in their role. A lack of career path and no on-the-job training further deterred women sales agents.

Although job scope, remuneration, flexibility and support are indeed factors that contribute to the success (or not) of women agents, factors beyond a company's immediate control such as social norms, also play an important role.

## Innovative approaches from the Indonesian private sector

Partner with agricultural shops so that agents can choose between working from a shop or mobile working



Regularly conduct seminars and discussions with agents so they can learn more about the products and can network with other agents



Encourage female agents to use creative marketing approaches such as promoting products online, using WhatsApp and conducting telephone consultations



### Juggling responsibilities, expectations and feelings of guilt

As noted earlier, women agents are juggling a long list of family and work responsibilities, which in some cases has led to anxiety, especially when women must find care options for their small children. As stated by one agent, “it’s never easy to leave home, I always feel guilty whenever I leave home to go to work.”

There is also an increasing expectation that women agents contribute (in some cases significantly) to the household finances. Some agents reported that they provided the main income for the family while others said that they covered the main household utility needs, such as electricity and water. Others stated that their financial contributions were used to support their siblings, particularly in the area of education.

### Husbands’ lack of support and jealousy

Husbands, across all ages and locations, were the source of some of the greatest challenges to job performance. The majority of married agents reported that their husbands want them to be home more because they are afraid that their wives are deriving more satisfaction from work than from taking care of their families; a concept that runs counter to their

belief that a wife’s main duty is to be at home with her family. The majority of married agents also reported that their husbands expressed jealousy towards them, especially if they are earning more than their husband. Agents also reported that their husbands expressed dissatisfaction if they had to interact with a lot of men through their work.

### Key takeaways for agribusiness managers and development practitioners for agent program design and implementation



Job scope and support matter, therefore managers would benefit from designing roles and provide support services to accentuate women agents’ advantages and minimise obstacles.



Women agents are juggling responsibilities, expectations and feelings of guilt, therefore managers would benefit from considering the gender and social norms that affect women when designing a job scope and create a corporate culture which supports and encourages women.



One of the female agents’ obstacles is the lack of support of their husbands and their jealousy, therefore managers would benefit from engaging husbands in dialogue when recruiting and training women agents so that they feel included and understand the opportunities and responsibilities of the job.

## ROLE OF THE AGENTS AND WOMEN'S ECONOMIC EMPOWERMENT

This section examines the role of the agents and its contribution (or not) to women's economic empowerment (WEE).

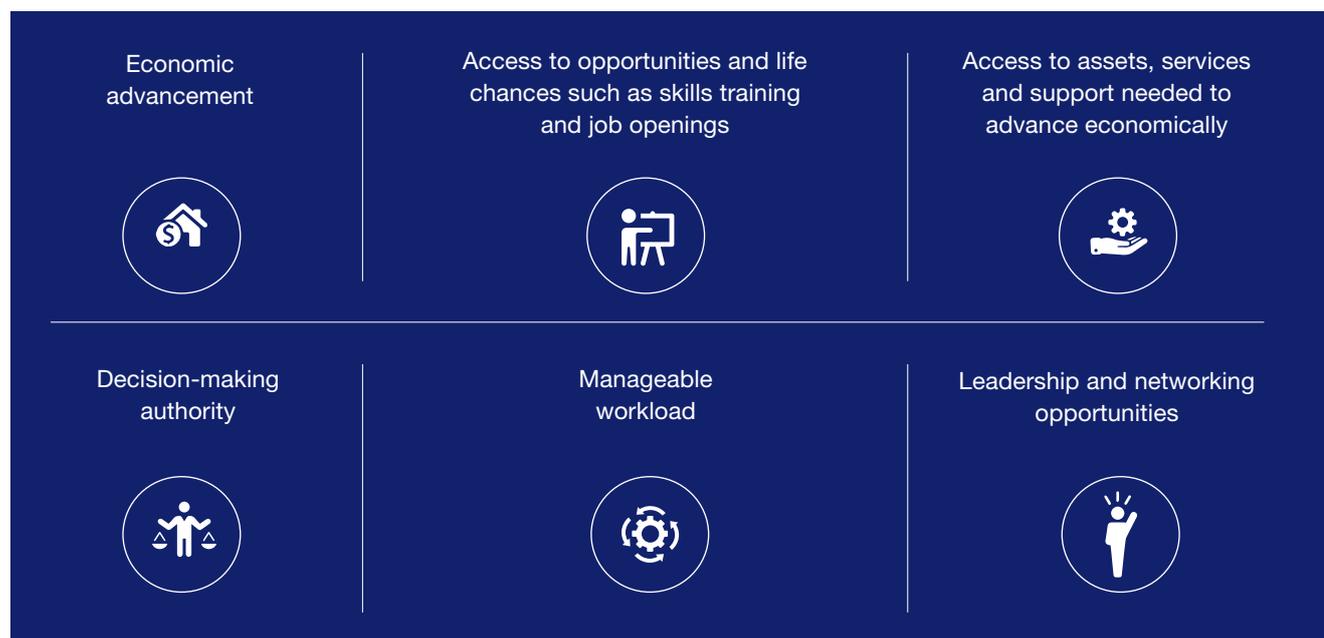
PRISMA monitors and measures women's economic empowerment using six indicators (see box below). While working as an agent directly impacted several WEE dimensions, notably economic advancement, leadership and networking opportunities, and access to assets, services and needed supports, the results for the remaining three dimensions were less straightforward.

Findings showed that income earned as an agent and the public-facing and relationship-based nature of the role directly contributed to economic advancement and leadership and networking opportunities. According to one agent, "I have got to know a lot of people through this work, which has helped me to broaden my

friendships and perhaps will lead to future benefits." Additionally, some agents also participated in trainings that they found useful in increasing their confidence in performing their work, which illustrate impact on access to assets, services and needed supports.

Evidence was mixed regarding impacts on access to opportunities and life chances, improved decision-making authority, and manageable workload. Some responses were positive and others were neutral or negative, for example, some women reported increased bargaining skills and decision-making authority at home while others stated that their role in household decision-making was secondary. Conflicting reports were also recorded for manageable workload and access to opportunities and life chances.

### PRISMA's Six Dimensions of Economic Empowerment



## CONCLUSION

A sales agent role is far more than just a job for most women. It is a source of income, and a chance to develop new relationships and networks, an opportunity to pursue professional and personal development, and seek self-fulfilment. Women sales agents even serve as role models to family and community members. Although the sales agent position is rewarding on multiple levels for most women, it is a demanding role that requires a diverse skill set and an ability to deftly juggle work and culturally assigned household and care responsibilities in addition to a willingness to work long hours.

Companies that currently use or plan to develop direct sales agent programs have the power to minimise many of the challenges faced by women in this role and at minimal cost enhance their chances for success. Furthermore, development programs have an opportunity to support these companies to identify and build their capacity to introduce modest changes to job scope, incentive structures and support services

so that the likelihood of women applying for and being successful in this role can significantly increase.

In addition to supporting companies to introduce more conducive policies, development programs can also play a role in supporting companies to understand and mitigate how social norms negatively affect women sales agents' performance. As the research shows, the challenges facing women sales agents most often stem from social norms and expectations around household care responsibilities. While companies may be hesitant to publicly challenge some of these social norms that affect the performance of women sales agents, there is an opportunity for these companies to minimise the impacts by creating a corporate culture that supports and nurtures these women as they navigate household and work responsibilities. Further opportunity lies in engaging men, (particularly the husbands of sales agent) in constructive dialogue on the meaning and value of being a supportive man.

## ACKNOWLEDGEMENTS

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*Want to learn more about how to design a successful agriculture agent model? Please check out the other brief in this series available at PRISMA website:*

**COVID-19 Update: Women Direct Sales Agents**