



# LIFTING UP COMMUNITIES BY EMPOWERING WOMEN

Understanding the impacts of five  
pioneering TRANSFORM enterprises

September 2023

**We**

**TRANSFORM**

**Lives**

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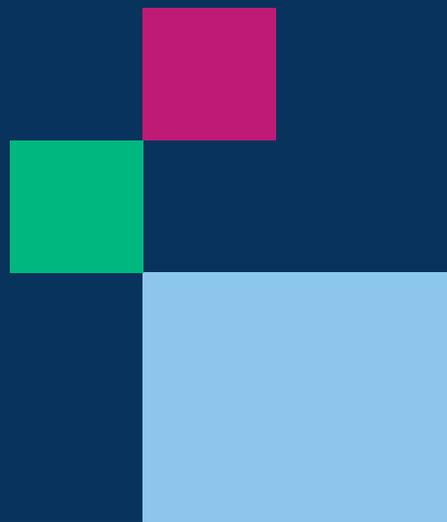
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# 1. ABOUT THIS REPORT



Formed in 2015, TRANSFORM has supported more than 100 projects in 13 countries across South Asia and sub-Saharan Africa, impacting the lives of over 10 million people.

## COMMISSIONED BY TRANSFORM

TRANSFORM is an impact accelerator that unites corporates, donors, investors and academics to support visionary impact enterprises across Africa, Asia and beyond.

Together, we test and scale new solutions that tackle environmental challenges, improve health and wellbeing, and build inclusive economies.

We are a unique, joint initiative between Unilever, the UK's Foreign, Commonwealth & Development Office (FCDO) and EY.

## FOR EVERYONE IN OUR SECTOR

Many TRANSFORM enterprises have a clear aim to improve the lives of women and girls. The business models, focus areas and contexts in which these enterprises operate are diverse.

Some emphasise improving livelihoods, by providing women and girls with ways to earn an income. Others work to improve health and wellbeing, by increasing access to products, information and services that women and girls need.

At TRANSFORM, we were keen to understand more about the impacts these enterprises are having on women and girls; how support from TRANSFORM has contributed to these impacts; and to provide useful learnings for other enterprises and our wider sector.

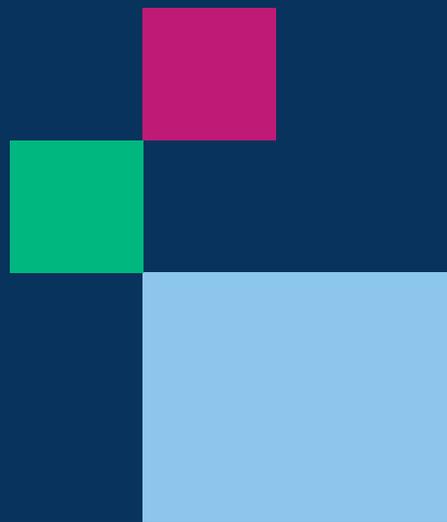
This report is the result. Its purpose goes to the heart of UN Sustainable Development Goals 1, 5, 8 and 11: No Poverty, Gender Equality, Decent Work and Economic Growth, and Sustainable Cities and Communities. It offers insight into the value of TRANSFORM funding in enabling women and girls to change their lives. And it is intended to provide insights for the enterprises that have participated, other similar enterprises, governments that aim to have positive impacts on the lives of women and girls, and the TRANSFORM team, as we continue to fund similar work in the future.

Please use and build on our findings to help ensure future programmes are as effective as possible.

## WITH THANKS TO ALL WHO CONTRIBUTED

This report was written by **Linda Jackson**, independent research and evaluation consultant, with support from **Promila Bishnoi**, India MEL country lead, **Shumete Belete**, Ethiopia MEL country lead and **Kadison Edison**, Kenya MEL country lead. **Dr Deepthi Sastry** from Integrative Solutions provided advice and oversight during all phases of the evaluation including quality assurance during the final edit.

Our deepest thanks to all the enterprises that participated in this evaluation for their support throughout the research process, and to all the women that trusted the research team with their stories.



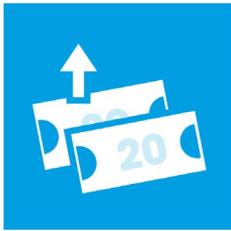
## 2. EXECUTIVE SUMMARY



This report summarises an evaluation of five TRANSFORM-funded enterprises that have purposefully engaged women through their work. This includes enterprises that directly employ women, those that recruit and train them as sales agents (who then buy products through the enterprise to sell to their own consumers) and/or those that target women as end consumers of products or services. They were selected for the maturity of their operations, the explicit focus that their business models have on women and girls, and their geographical spread, ensuring that both Asia and Africa were represented.

The evaluation sought to demonstrate the impact of these enterprises on the lives of women and girls, explore the enablers and barriers to impact and scale, and draw out and share learnings and recommendations for the wider sector.

## 2.1 KEY FINDINGS: IMPACTS ON WOMEN EMPLOYEES



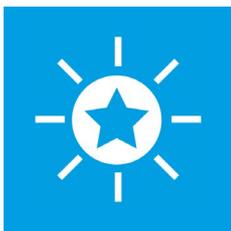
### HIGHER EARNINGS AND GREATER FINANCIAL SECURITY

**Women saw increases in their take-home income.** Women earned more money through work with these enterprises compared to other forms of local available employment. Female sales agents noted a multiplier-effect in income, where they were able to integrate their work through the enterprises into existing retail activity or to work it around other forms of employment. Women who were in more financially vulnerable positions – for example older, widowed women – reported specific benefits of stable employment, particularly with enterprises which also provided access to quality credit and savings schemes.



### IMPROVED SKILLS

**Women increased their financial and digital literacy skills through various training offerings designed to improve their money management.** These skills were transferred to their other retail activities and applied to management of their household finances.



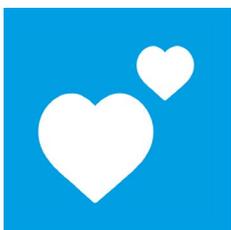
### PERSONAL DEVELOPMENT AND EMPOWERMENT

**Women reported increased confidence, self-esteem and social status.** They described how they took pride in and felt validated as a result of their work – including through the commission they earned, their increased purchasing power or because of a sense that they were delivering a valuable community service. Women who reported increased confidence and self-esteem tended to also describe greater ambitions, aspirations and hopes for the future.



### HIGHER LIVING STANDARDS

**Women employed with the enterprises used their increased income in many ways to improve their households' standards of living.** There were multiple examples of women using their increased income to build or buy a house, move into better premises and/or buy white goods or other household items. This was particularly so for women who had achieved large increases in income – and women associated immense pride with their ability to finance these ambitions. In addition, women used their income to invest in their children's or grandchildren's education and wellbeing.



### BENEFITS TO HEALTH

**Women reported health benefits of their work to themselves and others.** For example, women who were selling products aimed at improving women's health and hygiene were able to benefit the health and hygiene of their customers and their own families. Other examples included access to health services provided through their employment, as well as the wider mental health and wellbeing benefits of having safe and secure employment.



### CHANGED SOCIAL STATUS

**Being employed with an enterprise, and the financial and social benefits it brings, can help women overcome objections they or their households might have to the idea of them working.** Women reported role modelling; this was for all their children, particularly their daughters, for whom it set out a vision for their own future. Women also reported instances where their work had helped challenge community stigmas around gender and certain forms of employment.



## 2.2 KEY FINDINGS: PATHWAYS TO IMPACT FOR ENTERPRISES

### CONSCIOUSLY LINK WOMEN'S POSITIVE OUTCOMES WITH BROADER POSITIVE OUTCOMES

**Each enterprise reported a conscious intent to support women and girls**, either through direct employment, as sales agents and/or through increasing women's access to quality products and services. Additionally, they all made an explicit link between women's outcomes and household and community outcomes, with agreement that increasing women's financial security and independence helped unlock better standards of living for families more broadly.

### TARGET YOUR RECRUITMENT AND TRAINING

**All enterprises targeted women they then recruited for employment or to become sales agents.** Enterprises provided new recruits with tailored training and development plans. This was part of a drive to attract, support, and retain a high-quality workforce. Training also helped women maximise their income, book-keeping and business skills.

### OFFER FLEXIBLE EMPLOYMENT

**A key enabler for women in the workplace lay in the flexibility of the employment on offer.** It meant that women were able to adapt and work their job around their homes and wider lives. This worked particularly well for women who had to respond to childcare or other family-related emergencies or for women who had other income streams, such as retail or laundry services, to work around.

### PROVIDE ACCESS TO CREDIT AND SAVING

**Access to quality credit and savings schemes helped women manage day-to-day market and supply issues** which were largely outside their and their enterprises' control, and to dream and plan for their and their families' futures. Two enterprises offered quality credit and savings options, with competitive interest rates, which supported women to manage unanticipated expenses and to build towards their goals.

### DESIGN FOR WOMEN

**Consider women as part of the initial enterprise design and consult women to shape a safe, harassment-free work environment.** As well as flexible employment, other components of the enterprise offer which were designed with women in mind or which particularly benefited women included a 'home from home' working environment and the importance of discreet and confidential processes to overcome or avoid stigma when ordering women's health and hygiene products.

### WORK IN PARTNERSHIP

**All enterprises used partners at strategic points in delivery.** Partners helped leverage influence, reduce duplication of effort, generate in-kind support and maximise impact. While this meant that a lack of partner engagement at key points could pose a risk, partners played a critical role in the enterprise delivery and impact on women and girls in a diverse range of ways.

## 2.3 METHODOLOGY OVERVIEW

This was a qualitative, thematic evaluation, drawing out impact and learning across enterprises, not evaluations of individual enterprises. Whilst there were some limitations to the sampling of women engaged in the evaluation, the contribution analysis approach underpinned the evaluation with a robust theoretical and analysis framework.

Across all enterprises, 100 people were consulted as part of the evaluation. Of these, 46 were interviews with women who were employed by enterprises or who worked as sales agents through enterprises, another 15 women were consumers of products and services provided by enterprises. The remaining 39 interviews were with a range of head office staff, external partners and other stakeholders involved in enterprise operations.

**For more information on the methodology, please see Appendix B.**

### CAVEATS AND CONSIDERATIONS

**There are a number of considerations worth noting before reading this report, based on the methodology and fieldwork sample.**

- The evaluation methodology was primarily qualitative and so reflects the sample of those that engaged during the fieldwork rather than the wider population of women connected to each enterprise.
- Gender is complex, formed by interwoven identities that intersect such as ethnicity, socioeconomic status, disability, age, gender identity and sexual orientation amongst others and including geographical location.<sup>1</sup> As this was a thematic (not enterprise-specific) evaluation with fieldwork taking place in urban and rural areas in three African countries and two states in India – each with different social and gender norms – the evaluation was unable to explore all intersectional identities in a robust or comprehensive way. Instead, the evaluation focused on the experiences of low-income women, drawing out themes particularly relating to age and family status.
- Researchers were unable to speak to women who had disengaged from the enterprises and so it is not possible to build a robust counterfactual view of impact. To mitigate this, participants were asked to reflect on instances whereby others had left the enterprise and/or negative impacts to test outcomes.
- For the purpose of this evaluation, fieldwork was only conducted with women aged 18 or over. As such, participants were asked to share their reflections on the impact on girls (as consumers or family members of women employees).



<sup>1</sup> The World Health Organization explores intersectionality in gender and health here: [Gender \(who.int\)](https://www.who.int/gender)



## **3. UNDERSTANDING THE ENTERPRISES**

## 3.1 ENTERPRISES INVOLVED IN THE RESEARCH

The research encompassed five TRANSFORM-funded enterprises which had purposefully engaged women through their work, either as employees and/or as consumers of products or services.

### D2D PRO BY BOPINC

D2D Pro by Bopinc works to connect low-income consumers with products that improve their lives and dignity. Bopinc wanted to provide its door-to-door (D2D) female sales agents with pay-as-you-go (PAYG) technology to help them grow their businesses and sell high-impact products like solar lamps and water filters. TRANSFORM supported Bopinc to develop and test D2D Pro, a plug-in module, in Nigeria. Through a pilot project, 60 female sales agents received sales training, credit to purchase solar lamp stock, and PAYG solutions to offer their customers. TRANSFORM then provided additional funding to focus on improving the model and optimising operations.

### KASHA

Kasha is a confidential and convenient digital and last-mile distribution platform designed by women, for women. It sells health and household goods, delivered in discreet packages to protect confidentiality. In Rwanda, TRANSFORM supported Kasha on product affordability, consumer acquisition and retention, e-commerce and health promotion optimisation. TRANSFORM then provided funding and support in Kenya to expand the agent network, help integrate micro-credit services into the platform and optimise Kasha's digital content.



**“With Kasha, I have been able to take care of my family’s financial needs.”**

**- Jeanne,  
Kasha sales agent**

Jeanne became the breadwinner for her household when her husband died. She joined Kasha to help her fend for her family. With no previous experience she was anxious and worried that she might fail. But with time and training, she has now become one of Kasha's top agents. Her hard work and her sales have enabled her to repair her house and meet her family's needs including school fees and medical bills.



**Mestawet felt she improved at sales after her first training session.**

**Mestawet, Kidame Mart sales agent**

Before she became a Kidame Mart sales agent, Mestawet was a housewife and supporting her family by washing other families' clothes by hand. When she first heard about the house-to-house sales agent role she felt emotional and excited to have the opportunity to increase her income. Now she doesn't just wash clothes – she sells products to her clients too. She has been able to save money, and her self-confidence has grown as she's come to know more people in her village. In future, she wants to expand her business and earn more money.



**KIDAME MART**

Kidame Mart empowers rural female entrepreneurs in Ethiopia to provide last-mile distribution of fast-moving consumer goods. TRANSFORM supported Kidame Mart to pilot and test an innovative new model of rural entrepreneurship and scale it up by joining forces with EthioChicken, which already had an established last-mile distribution model. In addition, TRANSFORM has provided support in response to the COVID-19 pandemic, enabling Kidame Mart to include improved hygiene measures in their agent training programme.

**SAMPURN(E)ARTH**

Sampurn(e)arth is a social enterprise providing end-to-end decentralised waste management solutions, with a focus on delivering livelihood opportunities for informal waste picker communities in India. TRANSFORM worked with Sampurn(e)arth on a project to set up recycling facilities for low-value, flexible plastic waste, providing formal jobs and extended social support to many informal waste workers. They run a waste segregation centre, a plastic material recovery facility (MRF) and a plastic recycling facility (PRF) in Goa. The aim of the project was to create an inclusive and sustainable waste management ecosystem.



## SARAPLAST

Saraplast provides safe and hygienic public toilets to women and girls in India by converting old buses into welcoming, static public toilets, plumbed into existing sewer and water lines, and powered by solar energy. TRANSFORM helped with market research, testing a range of service bundles, as well as with brand development and social media campaigns. In the wake of COVID-19, TRANSFORM then funded additional sanitation measures such as jet sprayers and personal protective equipment.

**“Everyone at the centre treats me with immense respect.”**

**Yashodha,  
Sampurn(e)arth employee**

Yashodha started working at one of Sampurn(e)arth’s waste segregation centre to pay off debts she incurred in building a home for herself. It was her first job. Despite her age, she said she didn’t feel tired after a day’s physical work due to the happy atmosphere at the centre. She was enjoying the relationships she’s cultivated with other workers, the respect with which she’s treated and the benefits of earning her own money. She felt emotionally and economically secure at the centre, and wanted to continue working there even after clearing her debt.



**For more profiles of the women interviewed,  
please see Appendix A.**



## 3.2 COMMITMENT TO SUPPORTING WOMEN

The enterprises included in this evaluation range significantly in terms of subject and scope. Areas of focus included:

- Last-mile retail distribution of high margin and/or affordable quality products.
- Online platforms to address health inequalities.
- Testing cooperative models in the circular economy.
- Increasing women and girls' access to sanitation.

These enterprises operate within and across African countries including Rwanda, Kenya, Nigeria and Ethiopia, and Indian states including Goa, Karnataka and Maharashtra. Enterprises each have their own unique vision, aims and objectives.

Despite this diversity, one of the evaluation questions was to understand enterprise ambitions for women and girls, before exploring the extent to which these outcomes had become reality. The evaluation findings underpinned the assumption that these enterprises had purposefully targeted women and girls, either for employment and/or as service users or product consumers.

**Saraplast's** goal was to increase women's access to public sanitation in India by upcycling decommissioned buses into toilet facilities. Their market research led to their use of striking pink branding and the name Ti Bus, an acronym for 'Toilet Integration' and a play on words, which translates as Her Bus (as 'ti' translates as 'her' in Marathi). They have upcycled more than 30 Ti Buses for operation, each run by a dedicated female attendant.

Operating across India, **Sampurn(e)arth's** goal was to introduce a co-operative model of waste management, whereby everyone in the plastic recycling chain received income linked to the value of their labour. It opened one waste segregation centre, one material recovery facility (MRF) and one plastic recycling facility (PRF) in Goa, introduced Self Help Groups (SHG) at all facilities, and targeted the recruitment of women across the sites. The waste segregation centre is a women-only facility that employs 11 women.<sup>2</sup>

Three enterprises worked to increase last-mile distribution in Africa. **Kasha's** vision is to ensure that women and girls have access to all the health and personal care products they need to manage and take control of their own health, particularly in low-income communities. In six years, Kasha has sold 26 million health products across Kenya and Rwanda to 850,000+ customers, provided 1.2 million beneficiaries with information and advice, and recruited and trained a network of 2,500 sales agents, 70% of whom were women.<sup>3</sup>

<sup>2</sup> MRF, Bicholim: 21 women and 7 men, PRF, Pissurlem: 4 women and 16 men

<sup>3</sup> Taken from Kasha, Last Mile Distribution Platform for Access to Health (March 2023)



**Kidame Mart** wished to address a gap in Shakti agents’ business skills by improving their financial and digital literacy. Alongside a range of partners, they delivered targeted training to over 1,686 women sales agents in the community so that they could better manage their book-keeping and consolidate their businesses. They also supported 60 women to open bank accounts and 80 women to use digital banking services in Ethiopia.

**D2D Pro** wanted to test the hypothesis that sales agents could increase their revenues by selling higher value products such as solar lamps through digital pay-as-you-go payments. They targeted an existing network of women sales agents and supported 60 of these agents with detailed product, financial and business training skills which generated sales of 479 pay-as-you-go solar units and seven stoves.<sup>4</sup>

In these ways, enterprises reported a conscious intent to impact women and girls, either through direct employment and/or through increasing access to quality products and services.

Additionally, enterprises all made an explicit link between improvements in women’s outcomes with generating wider improvements across the household and beyond into the community.

This sentiment was echoed across enterprises, with staff, partners and the women themselves agreeing that women’s financial security and independence would unlock better outcomes for families and the local communities.

**The next section explores this assumption and the evidence of impact in more detail.**

**“Based on the study we did, impacting women – or trying to improve the lives of women – would bring more change to the community rather than working with men... To generate the impact we wanted, it was better to invest in women who would reinvest in their family, to improve the education and livelihood of the home and their kids. We believe that to move the economy forward, working with women would have a better outcome.”**

**Kidame Mart partner**

**“Most of a family’s life depends on the personal life of women. If they thrive, their families thrive.”**

**Kasha employee**



<sup>4</sup> Taken from Kasha, Last Mile Distribution Platform for Access to Health (March 2023)



## 4. IMPACT ON WOMEN AND GIRLS



This section explores the impact of TRANSFORM-funded enterprises on the lives of women and girls. Presenting key outcomes by theme, it draws on examples from specific enterprises. It begins by looking at the impacts on women who are employed by TRANSFORM-funded enterprises or women who have been supported as sales agents, before looking at the wider impacts on women who access their products and services. It closes with a summary of intended impacts at a population level.

It is important to note that there was no opportunity during the fieldwork to speak with women who had left roles at TRANSFORM-funded enterprises, or consumers who had stopped buying through their networks to provide a contrasting perspective. However, the sample purposefully included women who had been employed for longer/shorter periods of time and/or who had generated higher/lower sales to draw out a wider range of experiences.

## 4.1 IMPACT ON LIVELIHOODS

### INCREASED INCOME

A key finding from across all TRANSFORM-funded enterprises that specifically targeted and employed women or trained them as sales agents was that these workers saw increases in their take-home income. Women included in the research described how they earned more money through these enterprises compared to other forms of available employment. For example, women who worked at Sampurn(e)arth's MRF in Goa favourably compared the salary they received to that available through employment in the local cashew industry. Similarly, Saraplast Ti Bus attendants estimated they earned a salary worth 7-10 times more than available when working

as a household help. Before their recruitment and training, many Kidame Mart sales agents were housewives. These women noted that their business activity had contributed to – rather than detracted from – the overall household income.

Women recruited and/or trained as sales agents at D2D Pro and Kasha reported significant increases in income as a result of selling a wider range of products at more competitive and/or higher margins.<sup>5</sup> D2D Pro-sourced solar lamp and other durables carried significantly higher profit margins compared with other household goods.

**“For example, products like toothpaste come with very little margin. So, if she sells a pack of Umo, the margin could be 5-20 Naira. But if she sells a (solar light), she makes 2,000 Naira, so you can see the difference.”**

**D2D Pro staff**

5 Kasha sales agents earned between \$150-\$1,000 per month (with an average of \$300), as detailed in Kasha, Last Mile Distribution Platform for Access to Health (March 2023).



Sales agents across TRANSFORM-funded enterprises also noted a multiplying effect in income. For example, it was typical for Kidame Mart and D2D Pro sales agents to integrate their sales activity into wider retail activity or work it around other forms of employment, such as washing laundry. Women were able to add value to their existing offer and/or generate more money by selling enterprise products to reinvest in their other businesses.

Interviewees noted the multiplying effect of stable income in general, whereby having reliable employment enabled other members of the household to function more efficiently.

**“I used the small commission (I received from selling solar products) to support my business. I was able to purchase additional goods to sell in my store.”**

**D2D Pro employee**

**“There were customers that visited my store with the intentions to buy solar products but when they came around, they ended up buying my other provisions and food stuff as well.”**

**D2D Pro employee**

## INCREASED ACCESS TO CREDIT AND SAVINGS

**As well as seeing increases to income, women employed by Sampurn(e)arth and Kidame Mart described how they had access to good quality credit and savings opportunities through their employment or engagement with the enterprise (see boxes).**

### How it works: Equb at Kidame Mart

Kidame Mart provided a support and savings group for Equb, a traditional cooperatives association in Ethiopia that intends to mobilise resources, especially finance, and distribute them on a rotating basis. Equb is distinguished from the Edir group, which is more for mutual aid and grants cooperative insurance within a specific community, as it has a specific objective to get cumulative money that can be used to expand a business or purchase property, or essentials, for the family. Kidame Mart used Equb, with which most women sales agents were familiar, to demonstrate how they can save money and use it to expand their sales agent business.

Every Kidame Mart sales agent was put into an Equb savings group. Each of them saved ETB 100 (USD 2) every two weeks, when they received Unilever products from the Rural Sales Promoter (RSP). In one Equb group, 6-20 women were members, and each member saved ETB 200 per month. In turn, on a monthly basis, a different group member received the group’s savings,

between ETB 1,200-4,000 – meaning they received it once a year.

The Equb put capital in the hands of women and gave them agency on how to spend it. Sales agents used this funding to expand their business, which enabled them to contribute financially to their households. As the project promoted entrepreneurship and saving, it encouraged many sales agents to save more at the bank. As a result, women from Kidame Mart reported that the Equb had helped increase sales agents’ financial control over their businesses.

Kidame Mart also set up a credit service, which was scaled to specific areas. Sales agents working in these areas were offered credit through financial service provider (FSP) partners, such as Amole and Elebat Management and Technology solutions. Having greater access to saving accounts and loans gave women a sense of security. It encouraged them to look beyond the day-to-day and begin to plan more for their futures.



## How it works: Sampurn(e)arth Self Help Groups

A key part of the Sampurn(e)arth ethos was to organise workers into self-help groups (SHGs). The long-term aim was for the waste segregation centre, MRFs and PRFs to be co-owned and co-managed in association with local waste-worker groups, using a profit-sharing model.

The intended/expected benefits of SHGs included:

- A savings and loan facility.
- The opportunity to organise on working conditions.
- In the long term, a profit-sharing partnership with the business.

There were examples of women that saved money each month, which they described as contributing to their pensions or as a way of building capital for a large, planned expenditure. Other women

had used the loan system which they compared favourably to other rates offered by high-street lenders; indeed, one woman was using a SHG loan to pay off an external loan.

Women reported experiencing peace of mind in having access to savings and credit should they need it, and they anticipated it would help them better manage unexpected financial issues or plan for a specific outlay without getting into debt in future.

The SHG worked well for the stable workforces at the waste segregation centre and MRF, but less so for the more transient/migrant workforce employed at the PRF. This workforce showed some concern that people might draw a loan from the SHG and then leave before repaying it.



## INCREASED FINANCIAL AND DIGITAL LITERACY

Women increased their financial and digital literacy skills as a result of their employment at, or training from, TRANSFORM-funded enterprises. This occurred in different ways depending on the nature of the work. For example, Kidame Mart sales agents received training and support on how to keep financial records and book-keeping which was designed to increase their money management (and increase their awareness of how much money they have made). Alongside this, sales agents were encouraged to transition from a cash to 'cash-light' economy by taking a greater number of digital orders.

This was a similar experience for D2D Pro sales agents who gained insight into the value of higher-margin goods upon their business and were supported to test digital ordering and credit by moving sales online through the PAYG system managed by a partner, Angaza (see box).

The process of moving D2D Pro sales agents to a PAYG cash-free system was not without challenge, particularly during 2017-18 when this approach was first introduced. Nonetheless, enterprises that provided financial literacy training reported that women were better equipped to manage their finances and had a clearer understanding of income and expenditure.

### How it works: D2D Pro PAYG system

All products in D2D Pro were paid for on pay-as-you-go (PAYG) system, which was managed via the Angaza platform. The process to sell products on PAYG goes as follows:

1. An interested customer wants to purchase a Sunking product.
2. The agent explains the process of PAYG and registers the customer (and the Sunking product number) on a mobile app to the Angaza platform.
3. The customer pays a downpayment to the agent.
4. The agent confirms on her app she received downpayment, she now receives a code that she can dial in on the lamp. The lamp now works for a month.
5. After a month, the customer needs to pay the first instalment after which the agent fills in another code on the unit. If the customer doesn't pay, the unit stops working after a month.
6. After completing the instalments, the unit is fully paid off and fully owned by the customer.

## INCREASED SALES AND RETAIL SKILLS

Sales agents who had other retail businesses, particularly those from Kidame Mart and D2D Pro, described how they transferred the sales training they received from the enterprises to their other business activities. For D2D Pro sales agents, who stopped selling D2D Pro solar lamps in 2020, they described this as a longer-term benefit of their work for the enterprise.

The increases to income were not just realised during sales agents' activity with D2D Pro but over a longer time-period too.

**“I learnt how to approach people and how to market solar products. The way I play with them enabled a lot of people to buy from me. In my provision business, I still apply the same method of playing with customers that I learnt from the training. I don't argue with customers at all. Now any product I introduce to my community, people always buy because of the sales technique I learnt.”**

**D2D Pro employee**



## FINANCIAL INDEPENDENCE

The outcomes described so far – increased income, access to good quality credit and financial, digital and retail skills – all combine to create enhanced financial independence. Having a greater awareness of money management and ownership over the digital ordering processes meant that women felt more in control of their finances. This emerged and was tested across all enterprises.

What also emerged during the fieldwork was the ways in which this financial independence influenced both women's livelihoods and seeped into other aspects of their day-to-day lives. Two enterprises described how women exposed to digital banking began to use these tools to manage their finances at home.

Whilst financial independence benefited all women employed or engaged by enterprises, interviewees noted the particular importance for women who were in more financially precarious situations. This included women who were widowed or divorced from their husbands.

Across all the enterprises, interviewees described how stable and secure employment – either directly through enterprises or through their own business as sales agents – acted as a safety net for all women, but particularly so for those who needed to finance themselves and their families independently. There were risks of relying on commission-based employment however, particularly during periods of market fluctuations.

**“Previously, women might put an order through the Regional Sales Promoters (RSPs) and then when they received their items there might be discrepancies, so they didn't have control over how the payment is processed. Through digitalization we have feedback that feel more comfortable, there is contentment from their side that the ordering and payment happened digitally. They can process a payment through their mobile and get a message of confirmation which makes they feel empowered. Women now feel like they have some control over their finances.”**

**Kidame Mart partner**



**“The women were using the agency banking in their home lives. Conducting transactions, transfer cash, pay for phone use, TV bills, energy bills.”**

**D2D Pro staff**

**“Women were starting to like the benefits of having the access of payments through their mobile, to sitting at home and going on the way to the church or visiting a friend. You have that luxury or convenience that at your fingertips you can trust your money to buy mobile airtime.”**

**Kidame Mart partner**

**“There are so many amazing stories for these women (who work as agents at Kasha) as most of them are uneducated, were at home, doing the housework. These women had no income monthly and now some of them are making 1k income a month. Some have houses. One of them built a house from her business and she called it Kasha and it’s colored in Kasha colors! She lost her husband (but) she’s been working for Kasha for a long time, paying school fees for the kids and making a roof for her head. That’s important, especially for a widow. And for people who have divorced (employment at Kasha) gives them an income so they can independently finance themselves.”**

**Kasha staff**



## 4.2 PERSONAL IMPACTS

### CONFIDENCE AND SELF-ESTEEM

Having access to increased income – and the purchasing power associated with that – helped increase the confidence and self-esteem of women employed or engaged as sales agents across the enterprises. As already described, women reported having increased confidence in running their household financial planning, by being able to make decisions on spending and feeling financially independent.

Sales agents for Kidame Mart noted their increased confidence as they wore new and clean clothes as they walked door-to-door, selling goods throughout the village. Kasha staff described how women sales agents increased their confidence by working in roles which had previously been male-dominated.

Across the enterprises, women employees described how they took pride in their work and felt validated by it. This was facilitated by the commission-based approach at several enterprises (whereby women could quantify the value and effort of their work through their income). It was apparent for those who felt they delivered a valuable community service, such as that delivered by Saraplast Ti Bus attendants. These attendants took pride in their work and enjoyed it, particularly when receiving compliments from customers about the cleanliness and upkeep of the facilities they managed.

**“Now women understand that they can do the same role (as men), it’s impactful and contributes to their self-esteem. They have confidence that they can do what a man can do. And I would say that is one of the key impacts on women (is) that it has helped their self-esteem.”**

**Kasha staff**

## ADVOCATING, MAKING THEIR VOICES HEARD METHODOLOGY

### Employee ownership at Sampurn(e)arth

Explicit in Sampurn(e)arth's approach to the circular economy was the introduction of a co-operative model whereby people at the beginning of the plastic recycling process (collecting and sorting plastic) earned as much as those that sold the recycled plastic product back to businesses. Another aim of the co-operative model was to create a partnership between management and workers to enable and facilitate joint decision-making about the process. Workers received leadership development training and information about workers laws and rights arranged by Sampurn(e)arth with the support of the Ministry of Labour and Employment.

Interviews with Sampurn(e)arth's women employees explored the extent to which workers felt empowered to speak up for themselves and influence change within the facilities. There

were signs that consultative decision-making was taking place in a number of ways. Each facility had a SHG president who acted as a worker representative to communicate with management. Interviewees described ways in which they had requested specific safety equipment or asked to wear rubber shoes instead of gum boots due to the heat. Women reported having requested social events which then took place. Furthermore, the women-only waste segregation centre had asked the women workers to design the facilities and, based on their recommendations, was in the process of building a small kitchen and resting area.

These examples of emergent co-ownership were more notable amongst facilities with longer-standing workers or a more stable workforce but act as first steps towards the co-operative vision.

### INCREASED ASPIRATIONS, DREAMS AND HOPES FOR THE FUTURE

Women who reported increased confidence and self-esteem tended to also describe a wider series of ambitions, aspirations and hopes for the future.

At Sampurn(e)arth, women who had been in longer-term stable employment described both their dreams and their plans to access them. They hoped for aspirational items, like scooters, cars and gold jewellery. Some even dreamt of building their homes. All these dreams were in addition to general improvements to their households' standards of living.

Sales agents at Kidame Mart and Kasha revealed their larger retail aspirations, for example to move from an individual seller to becoming a wholesaler or distributor. They described how they would achieve this by taking out additional credit and re-investing sales agent income into the business.<sup>6</sup>

These interviewees all connected their aspirations to their experience working for these enterprises and as a result of higher levels of income and access to credit and savings. The ability to bring such dreams to life through independent means was another driver of women's confidence and self-esteem.



**“She wants to increase her standard of living. She says she wants her own house and wants to work more to get it. In future she wants more ornaments and fancy flooring, a washing machine and electricity and gas.”**

**Sampurn(e)arth fieldwork notes**

<sup>6</sup> At Kasha, there is a purposeful move to employ and progress women in the head office

## 4.3 IMPACT ON LIVING STANDARDS

The evaluation sought to explore whether it was important and/or significant for women to increase their financial independence for the good of the wider household – and in what ways. Specifically, the evaluation was to explore the impacts upon employees' families and any evidence to underpin the link between a women's financial independence and improved standards of living.

The evidence suggested that women employed at TRANSFORM-funded enterprises used their increased income in many and various ways to improve their household's standards of living.

### HOUSING

There were multiple examples whereby women used their increased income to build or buy a house or move into better premises. This was a particular theme for women who described how they had achieved large increases of income during employment at Sampurn(e)arth, Kidame Mart and Kasha. These women described immense pride in their ability to lead decisions and financing for housing.

### HOUSEHOLD GOODS

Linked to housing were examples of women who used their income to buy new or replace old household goods. This included white goods, such as fridges or washing machines, or other items, such as pots and pans. Another theme that emerged across enterprises was the ways in which women bought new clothes for themselves and their household as well as purchasing, or contributing to purchasing, their families' food and day-to-day products. Having income to maintain the general house upkeep was a real source of pride. House upkeep was another source of pride.

### CHILDREN'S EDUCATION AND FUTURES

Another significant finding which ran throughout the fieldwork was the ways in which women used their income to invest in their children's or grandchildren's educations. This was a consistent theme across all enterprises.

Interviewees described being able to afford children's clothes and books as a means of more widely supporting their families' outcomes. The evaluation was able to evidence the assumption that supporting the women, supported the future of the wider household.

### ASPIRATIONAL ITEMS

Finally, as well as supporting or providing for the household, women invested in themselves. For example, there were several examples,

particularly from Sampurn(e)arth, of women using their increased income to buy two-wheeler scooters, cars and gold jewellery. This had an associated impact upon perceptions of the family within the community, explored in the following section that examines social status.

**“Let's say we have a sales agent, and they pay commission. The commission would help them increase their standard of living. They have changed their lives, they have helped families to pay school fees, children. Really helped them improve their way of living. They have improved their house. Really impacted their lives. Getting life insurance where they can access health services. High impact on the sales agents.”**

Kasha staff

**“The profit from the business is high because (not many are) selling (solar products). I used the profit to support my husband in the house by buying food and clothes for my children and paying for their school fees.”**

D2D Pro employee

**“She says that working at Sampurn(e)arth was the solution to so many problems. Her daughter has studied to graduate level and her son is doing IT. She was able to give them her money as her husband's money is used for loans, so her money goes to the kids and household. Now she doesn't have to ask her husband for money.”**

Sampurn(e)arth fieldwork notes

## 4.4 IMPACT ON SOCIAL STATUS

### FAMILY STATUS

The evaluation explored the ways in which employment at a TRANSFORM-funded enterprise might have an impact on the women's status within the family home. It explored potentially negative, as well as positive, impacts associated with women increasing their income and economic independence.

As already described, enterprises considered potential barriers when recruiting for roles, and noted the importance of having supportive families at the outset. This was particularly so for enterprises that were recruiting for sales agents by targeting housewives.

There were examples (reported by interviewees of other women) where women left their sales agents role as a result of family pressures. The suggestion was that these women's husbands objected to them selling products door-to-door throughout the village. However, there were other examples where women overcame initial resistance to their employment. These interviewees suggested that families became increasingly supportive of their work as they recognised, and benefited from, the financial and social contribution their wives and daughters made to the household. Additionally, one interviewee made the connection that training the women gave them the confidence that they needed to manage their affairs independently of their families.

Linked to this was the notion that women were actively role modelling to their wider family. This was positive for all children, but particularly for setting out a vision of the future for their daughters, who were described as proud of their mother's work.

There were also examples from Kidame Mart whereby daughters had been recruited to support their mothers in their role as sales agents, expanding the family business. Older daughters were described as proud of their mother's employment, particularly so for the older Sampurn(e)arth facility workers and Saraplast Ti Bus attendants who had struggled to find other flexible work suitable for their age.

The findings presented here ought to be caveated with reference to the sample of women that participated in the evaluation. There was no opportunity to engage with women who were restricted from working due to strong social norms around gender.

**“Her husband is one of the biggest supporters of her business. Even though some distant relatives say bad/discouraging things, there are many who support her.”**

**Kidame Mart fieldwork notes**

**“During initial training there were some women who had some challenges in their house, especially their husband restricting them not to be part of it or try to control the bank account or their mobile phones. But through the process the women realized that they didn't need any support to set things up... It paved the way to understand they are capable of doing things and learning things.”**

**Kidame Mart partner**

**“They are very good role models to their daughters. Now the daughter is a proud daughter, she tells everyone her mum has a job, earns her money and she's a Shakti agent. It gives hope to the children, they believe in hard work and it gives them a vision for the future.”**

**Kidame Mart partner**





## COMMUNITY STATUS

The wider benefits of women's employment were noted in, and by, the community too. Signs of improved standards of living were widely visible, from house improvements and better quality or clean clothes to consumption of aspirational or luxury items. Sales agents reported increased community status as a result of selling premium or high-profile products and enjoying the process.

In addition to changing individual or family perceptions, women reported instances where their work had helped challenge wider community stigma to accessing certain forms of employment. For example, at Sampurn(e)arth, women described the negative connotations of plastic recycling as dirty work within the wider community. This, however, was being challenged as women's families clearly benefited from their employment.

In a similar way, Saraplast staff noted the potential stigma for women working in toilets which, in the public space, could often be dirty or poorly maintained. Despite these perceptions, Ti Bus attendants described their pride in being part of a bigger push for wide-scale quality female sanitation. This was achieved largely through the quality of the Ti Buses themselves, painted in pink with clean amenities and a place for attendants to sit, which set them apart from the basic public toilet facility. Additionally, the increasing reputation and respect for the Saraplast brand, particularly in providing important religious festivals with quality sanitation facilities, also enhanced the status and community standing of the Ti Bus attendants.

## EMPLOYMENT STATUS

The report so far has described various ways in which TRANSFORM-funded enterprises were formalising the role of women in the workplace and wider public space. In addition to these unintended consequences of employment, two enterprises – Sampurn(e)arth and Kidame Mart – had specific objectives to integrate their workers into existing social schemes and structures.

Sampurn(e)arth workers were registered on the e-shram portal, a national government database of unorganised workers. Registered workers were enrolled into PMSBY, an accidental death/disability insurance scheme, and the premium for the first year is paid by the national government. Other social support schemes available to workers included a life insurance coverage plan (PMJJBY), a pension scheme (PM-SYM) and a health insurance scheme (DDSSY). At Kidame Mart, women were supported to receive a tax identification number making them eligible to take credit in future.

**“Selling the solar made me popular in the area at that time solar was not common around here. So, people were so excited with the solutions and with that they got to know me.”**

**D2D Pro employee**

**“(I am more) confident and I know more people. (I'm) happy inside, others can see me and our family are happy.”**

**Kidame Mart employee**

**“At first she felt bad for working in waste. But when she received her first payment, she felt more confident to continue and she began to enjoy and talk about her work.”**

**Sampurn(e)arth fieldwork notes**



## 4.5 IMPACT ON HEALTH AND HYGIENE

Many of the impacts described relate to employees of TRANSFORM-funded enterprises. These interviewees also reported associated health benefits of their work, like accesses to health services provided through their employment, (such as the Health Camps provided by Sampurn(e)arth) as well as the wider mental health and wellbeing benefits of having safe and secure employment.

Alongside these employee outcomes are wider health-related impacts on women and girls who purchased enterprise products or access their services.

### QUALITY PRODUCTS

Of the three enterprises that employed sales agents to improve access to new products as part of last-mile distribution, two of these – Kidame Mart and Kasha – specifically promoted products that were intended to improve women’s health and hygiene.

Kidame Mart sales agents had access to Unilever product lines, including Lifebuoy soaps and Sunlight washing powder. These were seen as very high quality and were hugely in demand in the market. Customers used these products to clean their clothes and their children and themselves at home. Sales agents sold them door-to-door and in their retail shops. Provided it didn’t affect their profit margins, they took leftover product home for their own families. Kidame Mart was effectively working as a last-mile distribution network, increasing community access to affordable quality products to improve their health and hygiene.

Kasha similarly sold a range of health and hygiene products that were valued for their quality and range. Sales agents described the demand in their communities for Kasha products and described how they were considered to have better health properties compared to competitor products. One sales agent described how a different product had given her baby a rash, but this had gone since moving to Kasha-sourced products.

**“It’s important that we’re taking our products to the right community. Most don’t have access to the product they need or if they do it’s too expensive. So, we’re giving them access to that product really helps them improve their health and hygiene. And in most last-mile distribution areas this soap is prescribed... If you’re looking for Signal, or Sunlight, (we are getting) the major, top products in the right markets.”**

**Kidame Mart staff**



## ADDRESSING HEALTH INEQUALITIES: ACCESS TO PRODUCTS AND INFORMATION

The Kasha business emerged in response to inequity in access to women's healthcare products, particularly sexual health products, services and information.

To redress this situation, Kasha worked to source a range of suitable products and different routes to market. This included a digital platform and a range of options for women that did not have access to smartphones, including orders taken through agents or placed over the phone.

Another facet of accessibility was affordability, particularly for women on low incomes. Kasha staff described how they procured and sold products at cheaper prices than would otherwise be available – and the impact this had on sales.

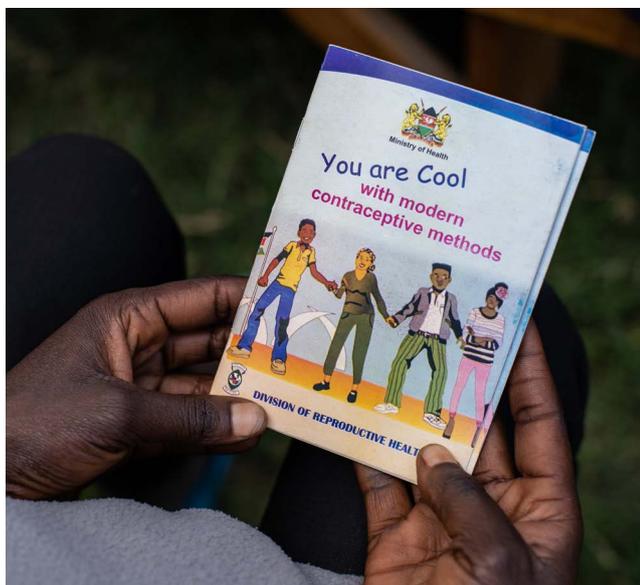
Finally, given the potential stigma surrounding accessing women's health products – and sexual health products in particular – the quality of service was important. Kasha worked to ensure the confidential, discreet and efficient service required to circumvent and tackle this stigma.

**“In Rwanda, it might seem women have access to sexual health products but when you look at it not everyone does. There is a marginalization. It is important that not only young girls but that every woman is able to access whatever services and products they need around sexual health in a confident and efficient way. Sexual health and reproduction, menstrual health. And in case of an emergency, needing protection or an emergency pill, where to get it and why get it.”**

Kasha staff

**“When you look at the prices of emergency pills and contraception in Rwanda it was not affordable. Emergency pills could be from £8 to £10, but when you look at how much (a low-income woman) could afford to access it, it couldn't go beyond £1 or £2. We have managed to cut the price... We moved from selling 100 emergency pills to now 800-1,000 pills a month”**

Kasha staff





## INFORMATION TO MANAGE HEALTH AND CARE

Enterprises played a role in raising awareness of good health care practice. For example, Saraplast Ti Buses contained posters about handwashing and attendants were on hand to advise, if required. Kidame Mart and Kasha sales agents were trained on the benefits of specific products and passed on that information to their customers. Sampurn(e)arth's health camps encouraged women to come forward with issues. They raised awareness of specific health conditions, such as spotting the signs of breast cancer. They also ran extensive awareness campaigns for women around menstrual hygiene and distributed reusable menstrual pads to women workers, which were made by other women's SHGs. Whilst D2D Pro solar products were not necessarily health products, sales agents noted how they were a safe form of generating light in the evenings compared to the risks of other energy sources available in rural areas.

Kasha provided health and product information directly to consumers through a number of routes including generic information via the online platform and tailored information through community presentations (such as talks to schoolgirls about reproductive health), mobile clinics and provider referrals. Information included pre and post support to patients on specific medication, raising awareness around a certain topic and more general support to answer questions on health and wellbeing. Staff interviewees described the different types of advice and information on offer and how this was designed to empower women to make their own decisions to manage their health.

Across all platforms, Kasha estimated that they reached over 1.2 million beneficiaries with health information and services.<sup>7</sup>

**“Not all our customers are patients, not everyone is sick. Some need moral support, in need of more ideas and options. ‘Why can’t I use condoms?’ And not only we provide information through phone consultation, but we are also using social media where we talk about a given topic e.g., what to do through the menstrual cycle.”**

**Kasha staff**

**“Once we’ve seen the order we’ll ask, ‘do you know how to use it? These are the side effects. Do you want to speak to an expert?’ And we get people calling to ask for advice. We’ve managed to break the barriers around these needs in the communities. These constant taboos. Like a girl can’t ask for an emergency pill. But why? So, we’re empowering people. We help them say, ‘this is my health; I can access these products. This is my health, and it affects me’.”**

**Kasha staff**



## PUBLIC HEALTH AND SANITATION

Kasha described their ambition to adapt their model of delivering to the last-mile in Rwanda to other areas of public health, such as addressing inefficiencies in access for HIV patients. This is still a work in development but demonstrates their vision to scale impact to the population level.

Other enterprises had ambitions to affect wider society. As described elsewhere in this chapter, part of Saraplast's ambition through the Ti Bus was to increase and normalise access for women-users to clean and hygienic toilet facilities. This was particularly pertinent for the estimated 355 million women in India who lack access to adequate sanitation facilities; Saraplast noted that as well as being a basic human right, sanitation acts as a preventative health service.

Women that used the facilities complimented the Ti Bus attendants on their experience and, given facilities were free to access, suggested they would pay to use other Ti Buses in future. Fieldwork with all Saraplast interviewees – staff, partners, attendants and the Ti Bus users - expressed hope that more Ti Buses would become available to service more women in future.

**“In HIV space, there are lots of models where people can access nearby, but not in that last-mile specifically. If you are a HIV patient and a woman, you need contraceptives on a daily basis. So, we’re looking at how our model can provide services to end users, how much people can pay for the product and what else they need at a population level.”**

**Kasha staff**

**“Around 355 million women in India lack access to adequate sanitation facilities. Improved sanitation would result in less exposure to infectious diseases for women, not to mention, relief from the fear of assault or the removal of loss of dignity from going in the open (air).”**

**Toilets For Her, Saraplast report**



## 5. PATHWAYS TO MAKING AN IMPACT



This section explores the pathways to impact; namely what worked well in achieving impacts and the enablers and the barriers, particularly in terms of market fluctuations, which obstructed or limited impacts. It explores the enterprises' role in achieving these impacts and what was intended or unintended, and the ways in which enterprises have surmounted barriers to impact, as well as those that remained beyond scope.

## 5.1 TARGETED RECRUITMENT

The starting point at many enterprises – beyond bringing partners onboard, described in more detail later – was to recruit and train women for employment or to become sales agents. As such, the evaluation explored how the enterprises attracted, supported and retained a high-quality workforce.

Enterprises recruiting for sales agent roles tended to target their recruitment activities through partnerships. For example, Kidame Mart recruited women through the Women and Children Affairs Bureau at the Woreda level. Most women sales agents were registered at a time when the Job Creation Commission (JCC, now under the Ministry of Labour and Skills) led activity to identify active women in communities across Ethiopia to target for entrepreneurial roles. This recruitment process also ensured that women had the support of their families before they began their employment. D2D Pro similarly used partnerships to identify suitable sales agents.

By contrast, word of mouth largely drove recruitment for Saraplast Ti Bus attendants, with women describing how they had visited a Ti Bus and then asked whether there were any other roles available. Ti Bus attendants who participated in the evaluation described multiple occasions when people who used the toilets asked whether there were any other roles available, illustrating the high appreciation of the facilities. This was similar for Sampurn(e)arth employees, who described how neighbours saw them commute to work and, noting their new clothes and house improvements, asked whether there were any other jobs available at the centres.

**“We worked with an NGO called Clinton Giustra Enterprise Partnership (CGEP) which was recruiting women and providing them stock on credit to kick-start their business. CGEP worked across two or three locations with a distribution warehouse where women came every week. This was perfect as the NGO provided us with a network of female retailers who were ready to do business and only had access to low value items.”**

**D2D Pro staff**



## 5.2 TARGETED TRAINING

All enterprises provided women with development activities, with tailored training plans noted specifically for last-mile sales agents. This training helped maximise women’s income and increased their confidence in their book-keeping and business skills.

Training was mandatory for Kidame Mart sales agents, to support employee understanding of cash flow and digital literacy. Together with a range of partners – including two FSP partners (Amole and Elabet Management Technology Solution) and Unilever – they trained 1,686 sales agents in financial literacy, digital and business skills.

D2D Pro delivered focused training sessions to ensure that their agents – who had other retail businesses – understood the solar products and were able to sell them to their existing customers. The training programme was delivered to 60 sales agents (in four groups of 15 agents) with individual follow-up by the project manager. Partners co-delivered the training, including Greenlight Planet, which covered product knowledge, and Angaza, which explained the PAYG platform. Additional training covered tips on how to sell durables,

stock management, keep a proper record of cash collection, remittances and handling warranty. It was underpinned by behavioural economic principles and was well received by sales agents, who applied it to other parts of their businesses.

Kasha described a series of training sessions as part of the onboarding process that ensured that sales agents were confident to talk about products and support women through the ordering process. In addition, Kasha’s operations team provided regular training and supervision to drive retention and performance.

**“They increased my passion for business. Through the frequent training we had I was able to learn about the right market strategy to convince customers and (overcome) their objections. You know, solar is not my (only) product so the training really helped.”**

**D2D Pro employee**



## 5.3 FLEXIBLE, COMMISSION-BASED EMPLOYMENT

One important pathway to impact was the flexible nature of the employment offered by the enterprises. It meant that women were able to adapt and work their job around their homes and wider lives. This worked particularly well for women who had to respond to childcare or other family-related emergencies or for women who had other income streams, such as retail or laundry services. The importance of flexible employment for women was noted by interviewees from all enterprises, one of which explained:

“Commission-based work was similarly well-received, with workers able to increase their income based on their input. At Sampurn(e)arth facilities, workers’ salaries were matched to the volumes of plastic they sorted, whilst the last-mile sales agents from Kasha, D2D Pro and Kidame Mart were able to target and maximise their sales using new products or routes to market. Kasha had a ‘sustainable pay-for performance model’ to support their agents to maximise sales.”

One exception to the commission-based employment was Saraplast, with Ti Bus attendants receiving a fixed salary. However, there were plans in place to open up cafés alongside the

buses and attendants were to receive a variable income component dependent on their café’s sales. Saraplast had commissioned an NGO to provide a cohort of Ti Bus attendants with business skills training to support this move into a more entrepreneurial space.

Commission and/or performance – related pay were motivating mechanics that enabled women to quantify the value of their labour and so feel in control (and flex control) over their income. Conversely, the fieldwork identified risks to commission-based incomes due to wider market fluctuations, as described in the following section.

**“Every time a woman has a job, it benefits the household. The more money they make the better it will be. The more we (as employers) can make the work flexible, the better it will be for women. Most of the family’s life depends on the women.”**

**Kasha staff**



## 5.4 MANAGING SUPPLY AND DEMAND

As described elsewhere in this report, the broader range of products, potential to earn higher margins, potential to add new product lines to their sales range and the promise of commission helped sales agents maximise their income. However, the fieldwork also showed that these earnings were neither guaranteed nor consistent due to wider market fluctuations or factors which lay largely outside of enterprises' control, placing the risk of uncertainty with the women.

For example, Kidame Mart sales agents described how changes to Unilever products – in terms of reduced package sizes and price increases – alongside general price fluctuations and inflation, meant they were earning less money than they had previously. The rising prices of commodities, driven by national and global factors, had influenced suppliers to increase the price of their products. Additionally, Ethiopia faced a foreign exchange shortage, which made some imports even more costly. Kidame Mart sales agents gave examples of localised market behaviours, where distributors and wholesalers stored Unilever and other products to sell at a later date and higher price. This situation resulted in occasions where sales agents offered products to their customers at the same, or even more expensive price, than other retailers.

These market fluctuations were similarly experienced by Kasha's sales agents who reported a recent dip in commissions. A key learning from D2D Pro lay in the need to build sustainable distribution routes for new-to-market products, as sales agents reported delays to delivery (and therefore income) during patchy points of supply. Whilst all sales agents were at risk of market fluctuations and/or product distribution issues, women – and particularly those in more precarious financial situations – were at specific risk of adverse effects. External market conditions posed the biggest barrier to impact reported through the evaluation, with women carrying most of the risk.

**“The prices increased for all Unilever products recently and became equal with the local retailer and wholesaler prices. For example, the wholesaler, sells a packet of Sunlight for 15 Birr, but the sales agents receive it for 18 Birr from the RSP and sell it for 19 Birr.”**

**Kidame Mart fieldwork notes**



## 5.5 DESIGN FOR WOMEN

As well as the benefits of flexible employment, women described other components of the enterprise offer that particularly benefited them. These included a ‘home from home’ working environment at Sampurn(e)arth, creating spaces to ‘be’ at Saraplast’s Ti Buses and the importance of discreet and confidential engagement when ordering from Kasha. Research shows the importance of micro-loan credit and financing, particularly for women looking to sustain or expand their businesses.

### THE WORKING ENVIRONMENT

The principles that underpin Sampurn(e)arth’s vision of a cooperative model of waste management have already been described. One aspect of this vision was women increasing their sense of ownership over their employment and contributing to key decision making. One indicator of this being realised was in the way in which women who worked at Sampurn(e)arth facilities were encouraged to shape the working environment.

The women we interviewed at Sampurn(e)arth described how they enjoyed their work. They detailed the friendships they had made with other women, the ways in which they supported each other at work and how they shared issues from their personal lives. As well as the impact of their increased incomes, these women talked about the benefits of the communal atmosphere as they ate lunch together, chatted together and how they sang with each other whilst they worked.

These interviewees agreed that they felt safe at work and that it was a harassment-free space; they described how they had been consulted on their work conditions and had asked for specific items to improve their environment, which Sampurn(e)arth staff had largely provided.

The working environment replicated that of an extended family which was building towards an equitable partnership between workers and management. Together, this offered Sampurn(e)arth women workers safe spaces for them to ‘be’ as well as work.

This finding was echoed at Saraplast where Ti Bus attendants reported that they felt safe and enjoyed work. They described how they replicated this safe and welcoming environment for the women that used the facilities. These service users commented on the private, safe and clean facilities and described how they ‘enjoyed’ their time at the Ti Bus, spending time to check their appearance in front of the wash basin mirrors and chat with their friends.

**“Women like working here. They say they don’t want to stay at home. They enjoy their work, they celebrate festivals, and have lunch together. They have a party for events with snacks and they gossip together on the work line.”**

**Sampurn(e)arth fieldwork notes**



## CONFIDENTIAL AND DISCREET ENGAGEMENT - OVERCOMING STIGMA

The success of two enterprises relied, in part, in overcoming forms of stigma. Saraplast had to encourage women to visit the Ti Buses and Kasha had to circumvent negative ideas about women accessing certain forms of health products.

Recognising this, Saraplast used TRANSFORM funding to cover the costs of a market research exercise to best consider how to position the Ti Bus brand. This research revealed that a Ti Bus offers a growing cohort of socially mobile women – including women on low incomes – the chance to pause and refresh. In this way, the Ti Bus is more than just hygienic sanitation facilities, it offers both a clean, safe rest stop and a private space for women to gather free from scrutiny.

For Kasha, the product ordering system was consciously designed to mitigate any stigma of purchasing sexual health products that a woman might experience when purchasing from a shop. The online ordering process was entirely confidential, and products were delivered in well-sealed Kasha branded boxes with no reference to the actual product inside. As one interviewee commented, a box of condoms could just as well be soup to the person delivering it.

**“At the most basic level, the idea of a clean toilet is highly engaging when framed as a women-specific need. (Women) see the rest stop as a pleasant pause which allows them the freedom to spend more time out of home than they normally would. It is also seen as a social space – the privacy offered by the space is decoded as freedom from scrutiny, which younger women imagine to be a social space for their friends to meet, talk and be themselves: a big need-gap in their intrusive neighbourhoods.”**

**Report - Ti Propositions (2018)**

**“Pregnancy tests, condoms and sanitary pads. We know they are associated with stigma in the community. But (women) can buy them now and it is confidential. When it’s delivered it could be a soup. And that’s key.”**

**Kasha staff**



## FINANCING

Another theme that emerged as an important mechanic for women sales agents was having access to enough credit required to start and sustain their business, particularly during points of market fluctuations and/or when managing unexpected outlays in other parts of their lives. This report has already described the Kidame Mart Equb and Sampurn(e)arth SHG models that gave women access to savings and credit through their employment, and Kidame Mart partnered with FSPs to offer micro-loans and/or digital banking to more than 40 sales agents.

The evaluation found there was a cohort of sales agents who wished to expand their enterprise activity, but similarly needed credit to bring these dreams to life.

This points again to the importance of enterprise saving and credit schemes, either directly through schemes such as Kidame Mart Equb and Sampurn(e)arth SHG, or through access to quality FSP programmes. This was particularly important for women who were more financially vulnerable and/or had no other access to established bank facilities.

**“She wants to be distributor. She wants to borrow money and start with a small shop.”**

**Kidame Mart fieldwork notes**

**“She wants to have small shops, besides the main road. She needs loans to be a bigger trader.”**

**Kidame Mart fieldwork notes**

**“She wants to be a bigger trader, wholesaler in the town. She needs capital to do that, and she is looking forward for the loan to start in the town.”**

**Kidame Mart fieldwork notes**

## 5.6 A PARTNERSHIP APPROACH

All enterprises used partners at strategic points in delivery, leveraging influence, reducing duplication, generating in-kind support and maximising impact.<sup>8</sup>

Partners were used to support recruitment and training. Kidame Mart recruited women through the Women and Children Affairs Bureau at the Woreda level and brought together a range of partners to deliver the training offer. D2D Pro partnered with Innovectives, a Nigerian financial technology firm, that already has a network of thousands of agents spread across the country to identify suitable vendors via their database.

Other partners provided key products, from Unilever to Greenlight Planet, which supplied D2D Pro with solar devices. Saraplast sought sponsorship from corporates and worked with an NGO to design some additional business skills training for the Ti Bus attendants. Sampurn(e)arth had the backing of the Ministry of Labour and Employment to raise awareness and uptake of the SHGs and worked closely with municipal bodies and local village government officers to influence decision making around recycling. Kasha linked with other service providers for signposting and referrals, to ensure that women were most effectively receiving a 'holistic' experience based on their individual needs and to maximise their awareness of health products and services.

There were instances where partners supported activity across multiple phases of delivery, for example Kidame Mart's partnership with Unilever. They collaborated on training, facilitating loans, monitoring and evaluation – as well as exclusive product provision. Through the leverage and profile of TRANSFORM funding and support, Kidame Mart attracted additional public and private investment, which enabled it to scale up the number of female rural entrepreneurs across an increased number of locations.

This summary of fruitful partnership only scratches the surface of all the partners' contributions. It highlights how, in a diverse set of ways, partners played a critical role in the enterprise delivery and impact on women and girls. As such, the converse was also true. Partners and other service providers could limit enterprises' success and ability to scale. For the last-mile enterprises, network issues across their areas impeded plans to move onto digital platforms as quickly as hoped. They disrupted orders when trying to complete and track sales and digital subscription payments. Plans to offer banking services have faltered in countries in which there is a cultural cautiousness around lending.



D2D Pro was unable to engage partners to sustain the enterprise in the longer term. Meantime, Saraplast, which would like to expand its Ti Bus operations with a paid-for model, will require municipal government permissions to proceed. Sampurn(e)arth, which is keen to scale its cooperative approach to plastics beyond the smaller state of Goa, recognised that compliance requirements and relationship-building with new partners will take time.

The evaluation identifies areas where enterprises have been able to harness assets or opportunities, or work through issues at a local level, with the support of a wide range of partners each playing a role. It highlights the more challenging structural barriers which can lie beyond the scope of an individual enterprise to address. This learning is critical for other enterprises looking to work with or target women and girls.

**“We have learnt a lot about partnerships, having the right partner is key. On how we chose partners, we have learnt a lot... If we want to be holistic, we need to outsource, but (we think), how do we find the right partner, one that is aligned and non-judgmental. Partnership is key.”**

**Kasha staff**



## 6. CONCLUSIONS

There are a number of methodological considerations to note when reading this report. The fieldwork sample was both purposeful and convenient, designed to gather a wide range of views – in the context of the logistical considerations of a fieldwork visit. The enterprises were purposely selected to cover maturity of operations (so we had useful, historical insights), geographical location and an explicit focus on women. If the evaluation had wider scope, we would have considered adding more enterprises that did not have an explicit focus on women but tangentially impacted their lives. The research was entirely qualitative and only engaged women with experience of the enterprises. There was no opportunity to build a contrasting view of the enterprises' impacts – beyond asking participants to reflect on the experiences of women in different circumstances. Nonetheless, the contribution analysis approach provided a robust evaluation framework and 100 people agreed to participate in the research across all five enterprises. As such, there are some consistent themes that emerged across the research.

The evidence revealed how the TRANSFORM-funded enterprises included in this evaluation intentionally targeted women and girls, as employees, sales agents and/or consumers of products, information and services. This reflected an assumption that there was an explicit link between improving women's outcomes and improving those for wider household and communities. This assumption was tested and evidenced during the fieldwork.

To deliver these outcomes, enterprises shared a number of key activities in common. They targeted recruitment to find women who were well placed for employment or run their own businesses to build a motivated, high-quality workforce. They delivered tailored training that explored different aspects of their role, from product awareness and

business and financial literacy training to more specific digital training, including online ordering, transactions and banking. Enterprises brought in partners to deliver parts of the work and to offer other services to reduce duplication and enhance the package of support.

Enterprises also considered women as part of their design – from flexible employment so that women could work around family responsibilities to creating workspaces that they could shape or positive, safe spaces where they could enjoy themselves and 'be'. Having access to credit and micro loans supported women employees with the means to reinvest in their business or mitigate against unexpected outlays. Having access to savings encouraged women to dream and plan towards their longer-term futures.





These mechanisms led to a series of outcomes, for the women themselves, their households and for their wider communities. For women, a significant theme across all TRANSFORM-funded enterprises was evidence that employment and sales agent activity led to increased income and significantly higher incomes than through other available work. Furthermore, training and access to flexible forms of employment had a multiplying effect, with women working around and/or applying their new financial literacy skills to their other businesses. Women reported that they experienced higher levels of financial independence as result of their work with enterprises.

Women spent their increased income in a number of ways. They contributed to the costs of running a household, replacing or buying products and goods, buying new clean clothes and even building or decorating their houses. Many women directly invested in their children's futures, particularly in supplying books and paying for schooling. Additionally, women spent their increased incomes on themselves, as they planned for and worked towards their futures. Interviewees described how enterprise employment provided protection for some of the most economically vulnerable women in the community: those who were sole providers for themselves or their households.

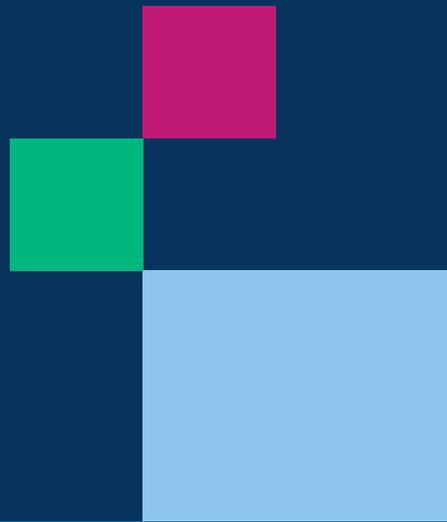
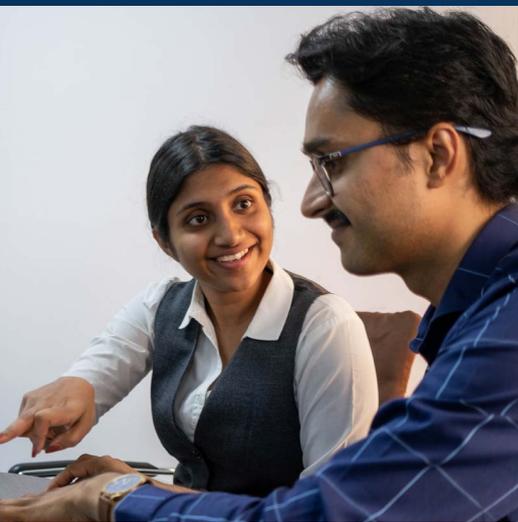
Driven by this financial independence, women reported increased confidence and self-esteem, both in general, at home and in their communities. They described how they were role models within the family (particularly for their daughters) and within the villages where they worked. Women also reported feeling happy and fulfilled, as a result of: enjoying their employment; working with and supporting other women; having space to be themselves; and taking pride in what they were able to achieve and afford through their work.

This is not to imply that these impacts were sustained or sustainable in the longer term. Fluctuating markets posed a risk to all commission-based sales agents, but particularly so for women without access to other forms of credit or savings. This reinforces the importance of quality and reliable microfinancing to enable women to save money during boom times and protect them during bust.

When looking at wider impacts, enterprises were working to achieve greater transformation across specific policy areas, including: co-operative approaches to the plastic circular economy; improved sanitation for women in India; increased last-mile distribution of health and wellbeing products; and greater female agency over managing their own health.

These aims, to different degrees, were affected by an element of stigmatisation. The evidence suggests that enterprises were tackling this at a local level. The visible benefits of working for Sampurn(e)arth and Saraplast encouraged more women to work in waste and sanitation, helping to de-stigmatise employment in these industries. Whilst customers still valued discreet packaging and confidential ordering on offer, Kasha was normalising and increasing access for women to the health products and information they needed.

This was not an evaluation of enterprises but a review of their impacts on women. There were additional learnings in terms of enablers and barriers, like market fluctuations, but they're not included in this report. However, they echoed key themes around secure distribution networks, tackling supply/demand, reliance on wider services (including micro-financing) and engaging partners. When looking to affect a bigger vision for women at a population scale, the evaluation revealed some opportunities to apply learning in new markets alongside some greater structural challenges to scale.



## **7. RECOMMENDATIONS FOR OTHER ENTERPRISES**



The recommendations presented here specifically relate to increasing positive impacts on women and girls, as either direct employees and/or consumers of products and services.

### 1. FLEXIBLE EMPLOYMENT:

The first recommendation is to consider different ways of offering flexibility to women around their work. For example, it was typical for last mile-distribution sales agents to have a number of different employment streams – as well as busy home lives – so it was critical that they were able to promote and sell products around their other work. This was a similar finding at Sampurn(e)arth’s waste segregation centre, where women were able to dictate their working hours depending on other responsibilities. Then they had the opportunity to make up time by sorting greater volumes of plastic to increase their income.

### 2. DESIGN FOR WOMEN:

The second recommendation is to consider and/or consult women when it comes to workplace design or access to products and services. The evaluation highlighted how women who worked in Sampurn(e)arth facilities and Saraplast Ti Buses enjoyed working alongside or spending time with other women, in a safe, harassment-free environment. These enterprises had considered women either as part of the initial design or asked women to shape the environment. Findings in terms of enterprises looking to target women through products or services were similar – reflected in the Ti Bus branding and private grooming area and Kasha’s commitment to providing a confidential and discreet delivery service for women seeking health care products.

### 3. CREDIT AND SAVING FOR WOMEN:

The third and final recommendation for enterprises wishing to impact the lives of women is to increase their access to quality credit and saving schemes, which could include the formal insurance sector (although the market and barriers-to-entry may very well preclude this as an option). The research revealed how market fluctuations or patchy product supply would impact all last-mile distribution agents, but particularly those women who were financially vulnerable and reliant on a consistent commission. For these women, access to enterprise-led financial schemes and/or quality schemes offered by FSPs increased their stability when sales dipped. And, as part of the wider drive for financial independence, supporting women to access their own credit and savings enabled them to think beyond the day to day and begin to dream and plan for their and their families’ futures.

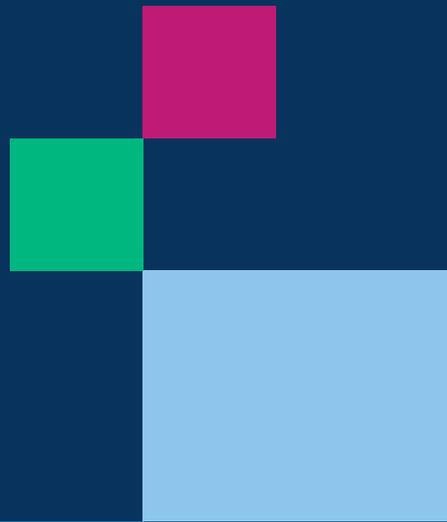
Many enterprises are already looking to existing financial services to offer credit and savings packages. While this is a viable option, we may find contextual impediments, such as difficulties getting the support of national or large banks, as they are currently very cautious about lending in Ethiopia, for example.<sup>9</sup> Another consideration is many of these institutional savings options are digital, which work well for women with technology, tech skills, and Wi-Fi. However, this is an option worth considering as women benefited from technological support.

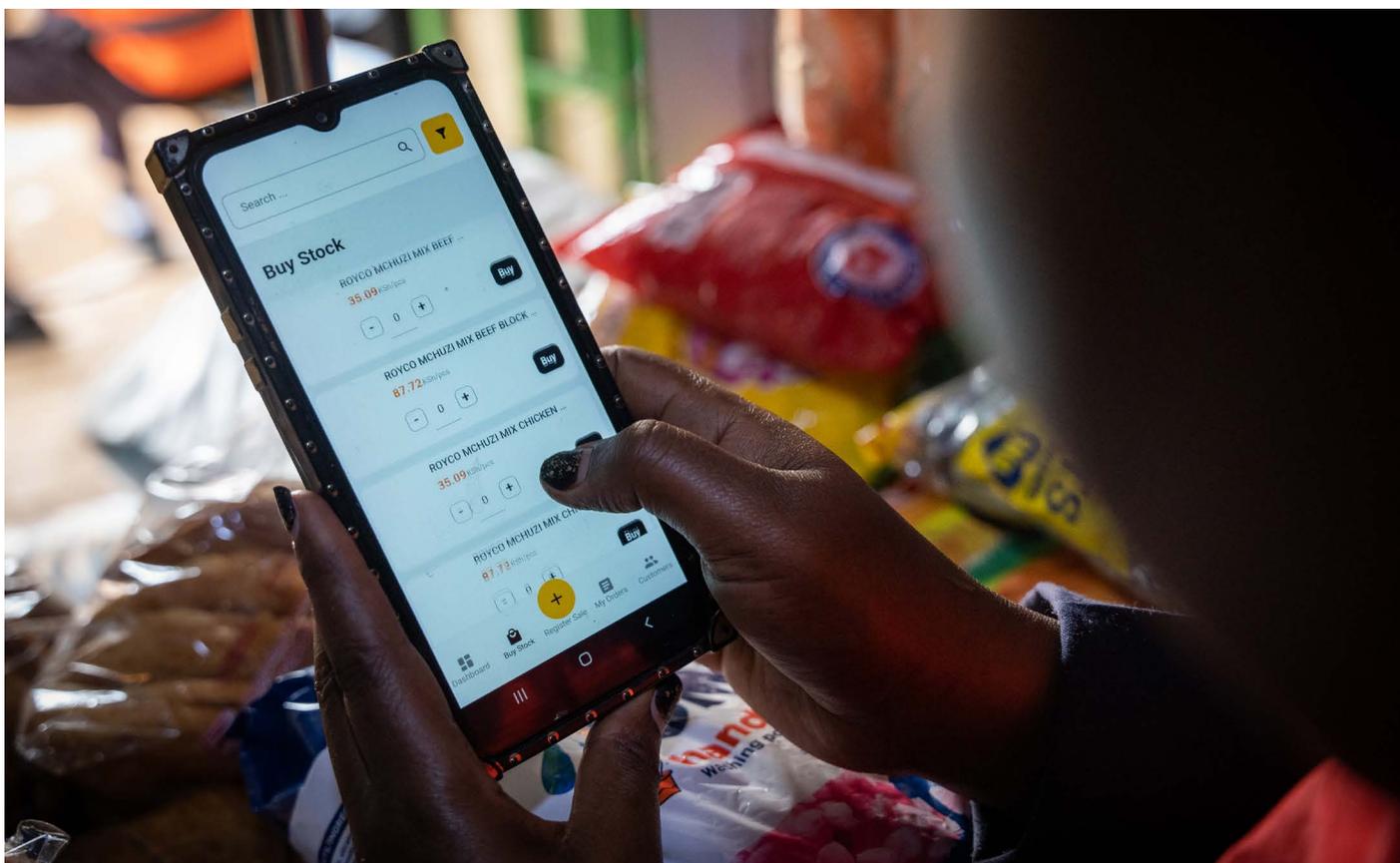
As a caveat, the schemes that have worked well (based on the data for this evaluation), were either state sponsored schemes, like the Equb in Ethiopia that women had access to through Kidame Mart or Sampurn(e)arth’s Self Help Groups, involving everyone putting funds into a communal ‘pot’ with a view to accessing it in future. However, these groups were successful at two of the facilities where people knew and trusted each other. The model didn’t work so well for the more transient workforce at a third facility.

<sup>9</sup> Kidame Mart were working with a financial services provider, called Amole. Its team was very keen to trial new types of schemes but women needed to have a bank account to qualify. Accordingly, one of Kidame Mart’s first steps was to support that process.



# APPENDIX A: EIGHT INTERVIEWEE STORIES





## MESTAWET, KIDAME MART SALES AGENT

Mestawet was a 34-year-old married mother of five children. She lived in Wendo Genet, Ethiopia. She was literate, had a mobile phone and earned about ETB 3,000 (USD 55.3) gross each month from her sales agent work.

Before becoming a Kidame Mart sales agent, Mestawet had been a housewife who hand-washed clothes for a fee, working from house to house to support her family. When the Women and Children Affairs Bureau in Kebele identified her as a suitable candidate for the project, it was the first time she'd ever heard of Kidame Mart. Her first thought was that she would never struggle financially again. She felt emotional and excited about the opportunity – and that someone cared. She thought she would get all the food and cleaning items she needed to trade through Kidame Mart.

Through Kidame Mart, Mestawet received training on how to be a good sales agent and a selection of Unilever products and food items, like pasta and white flour. She has a uniform that identifies her as a Kidame Mart sales agent, as she goes from home to home.

She felt she improved at house-to-house sales after the first training. Her second training was on lending, bookkeeping, revenue, saving and cost recording. She was offered access to an FSP credit scheme but didn't take it up. However, she is part of the savings group (Equb) and a member of Edir.

When we talked to Mestawet, she felt that her sales agent income had gone down. She said this was because the prices had increased for all Unilever products and become equal to local retailer and wholesale prices. She used to save 1,000 Birr each month but there are now times when she's only saving 850.

Mestawet's confidence in herself has grown as she has got to know more people in her village. Now she doesn't only hand-wash other people's clothes but also convinces her clients to buy products from her. She explains to them the reasons why Unilever products are high quality and how they work. She uses some of the products at home and feels they are really helping her family's health. She says that her family are happy and feel equal to their neighbours.

In future, she wants to expand her business and earn more money.

## HAMIRA, KIDAME MART SALES AGENT AND SMALL SHOP OWNER

Hamira was 40-years-old, married with eight children, and living in Hagere Selam, Ethiopia. Literate, she had studied up to grade 5. The owner of her own mobile phone, she was earning ETB 2,000 Birr per month from her sales agent work.

Hamira was a housewife when the Women and Children Affairs Bureau identified her as a suitable candidate for Kidame Mart's sales agent work. Her first thought was that this would mean she would be able to get items to trade at inexpensive prices, and that it would be profitable. Hamira had wanted to change her life by becoming a businesswoman. She had been searching for more income to support herself and her family.

Kidame Mart provided Hamira with initial training in how to be a good sales agent. It covered house-to-house sales of Unilever products, customer service, managing other traders, balancing the books and saving money for the next supply of goods. The next training session she attended was delivered by Kidame Mart and digital service company Elibat. It focused on loan products that enable women sales agents to get Unilever products without paying in cash up front. Elibat has a partnership with Hibret Bank, offering accounts for sales agents, so they can save money and make digital payments.

Hamira described how her work had been highly profitable, enabling her to change her life for the better. She bought some goats with the money she saved from trading. The goats were fattened in the backyard farm and sold for better prices. One year ago, she opened a retail shop in front of her house, which is well positioned on the road to the local market and centre of the town. When she's not around, her children help out in the shop. This has given them some trading skills and experience too. Hamira also used some of the Unilever products to clean her clothes and bathe her children.

However, she noted that the prices of all Unilever products had gone up. A year ago, she had been able to sell at a distributor or wholesaler prices, which were lower than retail prices. But now her prices were the same or higher. The value of certain products was also in decline. For example, Unilever reduced the size and weight of Sunlight laundry soap packs, but kept them the same price. Because of these reasons, her customers had started to complain. Moreover, the essential food items that used to be distributed by Kidame Mart were not delivered any more – because Unilever had picked up the sole distribution of products, which meant less business for her as time went on.

Despite the fact that better value products were available in the market, farmers from around Hagere Selam were happy to buy from Hamira. She felt she had the support of her community and family. Her husband supported her business, which was important as this was not the case for all women sales agents. In future, Hamira wants to be part of the loan system that was promised by Kidame Mart, Unilever and Elibat.

## YASHODHA, SAMPURN(E)ARTH EMPLOYEE

Yashodha was approximately 60-years-old and worked at Harvelem waste segregation centre in Goa, India. This workplace had been recommended to her by her friend as a solution to her financial problems. She started working at the centre to pay off her debts accrued due to the construction of her house. She was previously a home-maker, so this was her first job

The Sampurn(e)arth team trained Yashodha to segregate waste plastic into different categories. Despite the physical work, she didn't feel tired after a day's work, due to the happy atmosphere at the centre. The workers engaged in chit-chat while working and the Sampurn(e)arth staff treated her like an older family member. They listened to her when she demanded any improvements in conditions on behalf of the other workers. She was well respected:

**“I am the boss. I can give orders and everyone listens to me including Sampurn(e)arth's manager and other staff. Everyone at the centre treat me with immense respect. I would like to continue working here as long as I am fit to work.”**

Yashodha said that she would like to continue working at the centre even after clearing her debt. She realised the importance of earning her own money besides the healthy relationships that she had cultivated with her fellow workers. She felt economically and socially secure. She also attended health camps organised by Sampurn(e)arth and enjoyed going on picnics and celebrating festivals with colleagues and management.



## CHAITALI CHANDRAKANT TATE, SAMPURN(E)ARTH EMPLOYEE

Chaitali was 40-years-old and had been working at the Bicholim MRF for four years. Previously, she had worked as a cleaner. After starting work at the facility, she felt bad about her new job, as she was dealing with waste, which had a social stigma attached to it. Her neighbours taunted her and her children weren't proud. However, her first payment changed her attitude and gave her a much-needed confidence boost.

Gradually, Chaitali started enjoying her work and garnered enough confidence to talk openly about her job and workplace. She realised that she was now earning enough to be able to tackle most of her financial challenges. First and foremost, she paid the fees for her daughter's graduation and her son's IT diploma. Her children, friends and relatives praised her for this. She could also buy household items. Her husband's pay as an electrician was mainly used for paying off loan instalments and routine household expenses.

Chaitali was fully aware of the benefits of the savings in the SHG. She planned not to withdraw any money until after she turned 60. She said she would feel confident to take out a loan, if needed.

**“Neighbours taunted me, called me dirty during my initial days, months of work at the MRF. But I ignored them and continued working at the facility. I also thought that whatever they are throwing away is turning into bread and butter for workers like me. Due to this, my children have good education and good clothes. I told my children that they are getting nice things due to this job at MRF. Now, no one taunts me and my children are proud of me.”**



## GAURI, SAMPURN(E)ARTH EMPLOYEE

Gauri was 33-years-old and had been working at Bicholim MRF for the past four-and-a-half years. She started working to relieve stress caused by a personal issue. She had studied to class 8 and had not worked elsewhere prior to joining this facility.

After taking up this job and earning money, Gauri felt her tension and worries ease. Now she had her own friends with whom she enjoyed post-work socialising. She and her husband were building themselves a house. With her salary she had bought many household items like a washing machine and kitchen utensils. She also bought herself gold jewellery, including a ring and earrings. Her life's dream was to own a two-wheeler and she was saving hard for it. Though she could take a loan from the SHG, she preferred to save money for future purchases.

**“I do feel stressed sometimes due to my personal issues but my friends at the facility help me forget about it. I want to continue working here and not elsewhere in the future. I feel happy all day after joining this facility. I can do so many things with my income. I am fulfilling my wishes with my earnings and living a life that I never thought will be able to live.”**

## BIBA, SAMPURN(E)ARTH EMPLOYEE

Biba was 60-years-old and had been working at Pissurlem PRF, in Goa, for nine months. She was a widow and so needed to earn an income for herself and additional money to pay off a home loan, which she had taken out with her husband to build a house and fund their daughter's wedding. She had been living in Karnataka near her daughter, but had been struggling to find work there due to her age. When she was offered a flexible employment role at the PRF she moved near it to take up the opportunity.

Biba was quite apprehensive, as she had never worked before. However, she was delighted to find such a good workplace. She said that she was treated with respect by the staff and her co-workers. She liked the facility's environment.

**“Initially I was hesitant due to my old age and no work experience. However, the Sampurn(e)arth staff and my co-workers made it very easy for me. We work like a group and are always ready to help each other. The Sampurn(e)arth staff listen to our concerns and resolve them. We go for picnics, celebrate festivals and health checks are done in health camps. They take care of us. The plant manager treats me with respect. I do not feel tired while working at the facility because of the good environment.”**

Biba was happy that she was earning enough to repay her debt and meet her expenses. She never thought that she'd be able to get such a job, one that she didn't ever want to quit. She would like to continue working at the PRF even after repaying her debt, as she would prefer to live independently and not move in with her daughter.



## JEANNE, KASHA SALES AGENT

Jeanne was a 41-year-old widow whose husband had passed away six years previously – about the same time she joined Kasha as an agent. As her husband had been the breadwinner, it was up to her to take care of their children and all the bills. The main reason she joined Kasha was to be able to earn an income for her family. Moreover, there were women with whom she could relate. They could provide her with emotional support to cope with the difficult time she was going through.

Being a housewife with no previous business experience, Jeanne was anxious and unsure of how good she'd be at selling. She was worried that she might fail. Immediately joining, she underwent sales agent induction training. In time, she managed to overcome her fears and become one of Kasha's top agents.

Working with Kasha boosted her confidence and helped her learn skills in managing and running a business. She ended up being so good at her work that her neighbours nicknamed her 'Kasha'! She even painted her house in celebration of her work. In the photo, the blue paintwork is the colour of the Kasha brand.

Through her hard work and commitment, Jeanne has been able to earn enough money not just to repair her house – but also to build a commercial building that she rents out. She has taken financial responsibility for her family's household financial needs, paying school fees and medical bills.

**“I decided to join Kasha after my husband died as I now had to fend for my family. Being a housewife with no previous experience in business, I was worried that I might fail... I was not sure of the outcome. But with time, I managed to overcome these challenges and become one of Kasha's top agents. Kasha enabled me to learn more about business and also build my self-confidence. With Kasha, I have been able to take care of my family's financial needs including paying for school fees and medical needs. I have also managed to repair my house and even build a commercial building that I have rented out”**



## SUNITA WALMIKI - SARAPLAST

Sunita Walmiki was 54-years-old and had been working at the Ti Bus for seven years. She previously worked as a housekeeper but couldn't continue when she broke her hand in an accident. Sunita had seen the Ti Bus and asked a friend who knew the supervisor to get her a job there. She had no concerns about working as a toilet attendant on a Ti Bus as she knew they were of a high standard.

Every day Sunita opens the bus at the same time. She cleans it, airs it and checks the water and consumables. Her supervisor helps her make sure that everything is set up for the day.

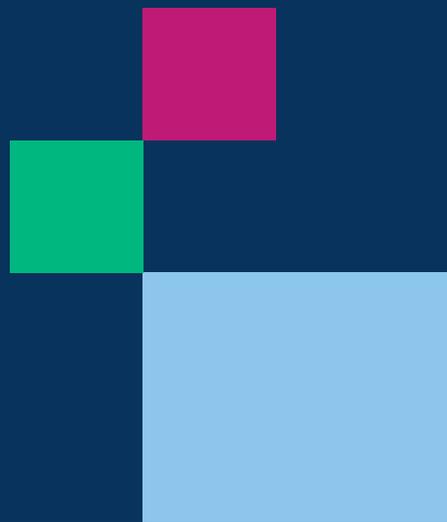
Women who use the facility vary. Some visit regularly, others are first time users. Some visit alone, whereas others come in groups, such as school children on a day trip or friends having a picnic. Despite these differences, visitors always compliment Sunita and the standard of the facilities.

**“When people first see the Ti bus, they think it’s a regular toilet, but then they visit, and see that it’s supervised, and they’re surprised and impressed. They say, ‘congratulations, you’ve kept it in good condition’. The good feedback makes me feel proud. It makes me think I am doing a good service... The women want these facilities. They keep asking me, when will they open up a toilet in my area?”**

Sunita likes the facility and likes working there. She feels settled and her payments are settled. She has never felt any stigma of being a toilet attendant - in fact, she was interviewed on TV to talk about her role at the Ti bus! Sunita's daughter is very proud of her and her work she does to give other women access to clean toilet facilities.



# APPENDIX B: METHODOLOGY



## INTRODUCTION TO THE EVALUATION

This section summarises the evaluation approach. More information on the methodology follows. Please also see Caveats and considerations, page 9.

### EVALUATION FOCUS:

The evaluation was designed to explore a series of impact and process questions, with particular objectives to:

- Understand the impact of TRANSFORM funded enterprises on the lives of women and girls.
- Explore the enablers and barriers to impact and scale.
- Draw out wider learning and recommendations for the sector.

### CONTRIBUTION ANALYSIS APPROACH:

Given the diverse nature of the enterprises engaged in the research, the evaluation adopted a case study approach using contribution analysis. This approach particularly aims to understand a programme's contribution to observed changes, while recognising the broader contextual factors which may have also played a role.<sup>10</sup>

### METHODOLOGY:

Fieldwork included a desk review of enterprise documents alongside primary qualitative data collection. In-depth interviews took place with enterprise staff (in various head office roles), a wide range of partners and with women (aged 18 and over) who were employed by enterprises and/or those that consume enterprise products or services.

The sample of interviewees was shaped by a number of different factors at each enterprise. The aim was to engage a cohort of women with

a wide range of experience – such as high and low performing sales agents or those who had been employed for longer or shorter periods of time – whilst at the same time balancing logistical and practical considerations of the fieldwork visit. As such, the final cohort of interviewees was both a purposeful and a convenience-based sample, carrying both the risk of, and mitigation strategy for, selection bias.

Fieldwork was completed online and during site visits at five enterprise sites by either the evaluation lead and/or the MEL country lead who had supported the enterprises through their engagement with TRANSFORM. At one enterprise, the previous evaluation manager conducted and relayed the data from six interviews, with the evaluation team's support and fieldwork tools.<sup>11</sup>

Across all enterprises, a total of 100 people were consulted through the evaluation. The distribution and breakdown of fieldwork according to enterprise and stakeholder group is detailed below.<sup>12</sup>

| Enterprise name | Enterprise staff interviews | Partner interviews | Female employees and sales agents | Female consumers of products or services | Other e.g., operations in the field | Totals     |
|-----------------|-----------------------------|--------------------|-----------------------------------|--|-------------------------------------|------------|
| D2D Pro         | 2                           | 0                  | 6                                 | 0  | 0                                   | 8          |
| Kasha           | 5                           | 0                  | 4                                 | 5  | 3                                   | 17         |
| Kidame Mart     | 3                           | 5                  | 22                                | 2  | 1                                   | 33         |
| Sampurn(e)arth  | 3                           | 9                  | 10                                | 0  | 0                                   | 22         |
| Saraplast       | 2                           | 4                  | 4                                 | 9  | 1                                   | 20         |
| <b>Totals</b>   | <b>15</b>                   | <b>18</b>          | <b>46</b>                         | <b>15</b>                                | <b>5</b>                            | <b>100</b> |

<sup>10</sup> The methodology contains more detail about Contribution Analysis, the chosen evaluation approach, and the theory of change logic model designed as part of this process, and which underpinned the whole evaluation.

<sup>11</sup> This enterprise had formally closed and so it was difficult to engage women through the process followed at other enterprises. However, the previous evaluation manager still had contact with six sales agents who were willing to speak to him on behalf of the evaluation team.

<sup>12</sup> As a means to provide anonymity for evaluation participants, interviewee quotes are attributed to the specific enterprise and then according to the stakeholder group categories denoted in this table.

## CONTRIBUTION ANALYSIS

Contribution Analysis (CA) is an analytical approach to impact evaluation developed by John Mayne (2001, 2008 and 2011) that aims to use an intervention's Theory of Change (ToC) as the basis against which to assess evidence regarding its implementation and achievement. CA was originally designed as a tool for cases in which multiple factors may have influenced the outcome. CA can reduce uncertainty about the contribution of a given intervention to observed results by understanding why the observed results have occurred (or why expected results have not). There are six steps to CA:

### 1. SET OUT THE PROBLEM TO BE ADDRESSED:

This includes determining the specific evaluation questions to be addressed, identifying the expected change in a situation and the expected role of the programme in bringing about this change.

### 2. DEVELOP A DETAILED TOC AND RESULTS CHAIN FOR THE PROGRAMME:

This describes how the programme is expected to achieve change and identifies possible external factors that may account for observed changes.

### 3. GATHER EVIDENCE ON TOC:

This step uses primary data collected and existing secondary data to assess the logic of the links in the ToC, identifying what evidence exists already and where stronger evidence is required. Evidence to be gathered should include observed results, assumptions about the ToC and other influencing factors.

### 4. ASSEMBLE AND ASSESS IMPACT STORIES:

This step involves drafting 'impact stories' for specific target groups, which expresses why it is reasonable to assume that the actions of the programme have contributed to the observed outcomes.

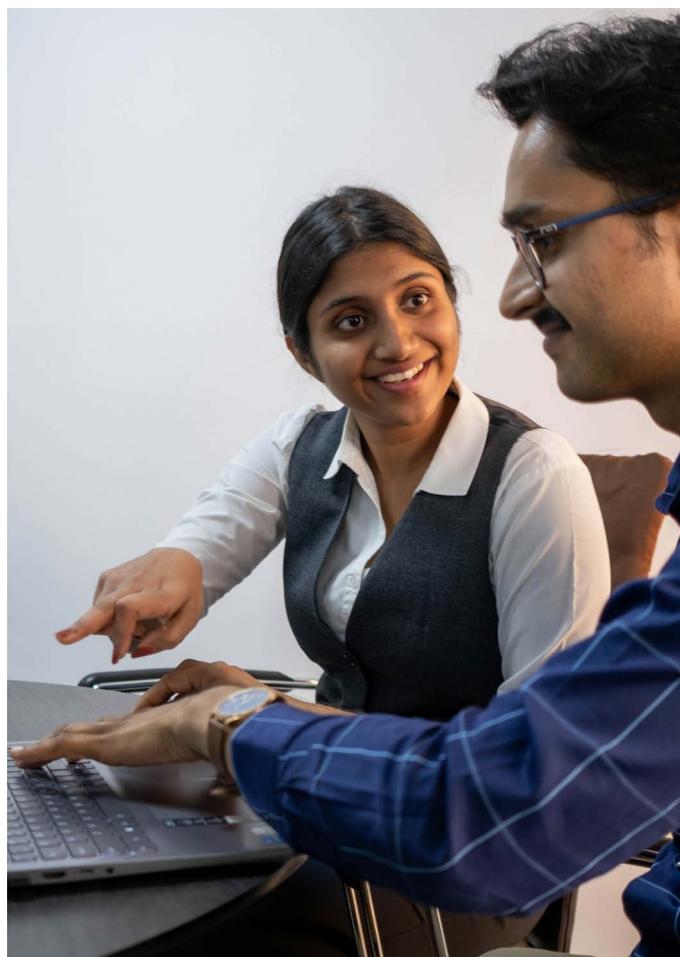
### 5. SEEK OUT ADDITIONAL EVIDENCE:

This step seeks to fill evidence gaps in the impact stories identified in the critical assessment carried out in Step 4. This is done by identifying and collecting evidence to fill gaps where the impact story is less credible or where evidence is relatively weak.

### 6. REVISE AND STRENGTHEN IMPACT STORIES:

In this step, impact stories are revised based on new evidence collected in Step 5. This approach is most successful done iteratively. Revised stories here can be returned to Step 4 to build a more substantive and credible story based on further analysis.

Given the often-complex value chains in which TRANSFORM-funded enterprises aim to have an impact, it is hard to establish attribution of impact. Therefore, CA facilitated an explication of the impact pathways, the factors that contributed to change and how far the enterprise has led to the impact(s).





## KEY EVALUATION QUESTIONS

This evaluation was designed to: explore the impact of TRANSFORM-funded enterprises upon women and girls and the contribution that these enterprises made to these impacts; and explore process learning around what enabled and inhibited the delivery of impacts. It also sought to identify recommendations for other similar enterprises to maximise their impact on the lives of women and girls in future. The key evaluation questions (KEQs) are grouped according to these objectives below.

### IMPACT ASSESSMENT

#### 1. What impact(s) do TRANSFORM-funded enterprises have on the lives of women and girls?

- a. What aspirations/ambitions do these enterprises have to improve the lives of women and girls?
- b. What impact(s) have these enterprises had on the lives of women and girls?
- c. To what extent do impacts match the anticipated enterprise outcomes?

### PROCESS LEARNING

#### 1. What worked well and less well in achieving these impacts?

- a. How have enterprises contributed to these results?
- b. Have these impacts emerged as expected or because of unintended consequences?
- c. Are there any other pathways to achieve the same results/impacts?
- d. How have enterprises responded to challenges they have faced on their implementation pathway?

### RECOMMENDATIONS

#### 1. What are the recommendations for other enterprises looking to have an impact on the lives of women and girls?

- a. How might other enterprises maximise their impact on the lives of women and girls in the future?

## OVERALL APPROACH

The following diagram shows the key phases of the evaluation, from scoping in January to reporting in June 2023.

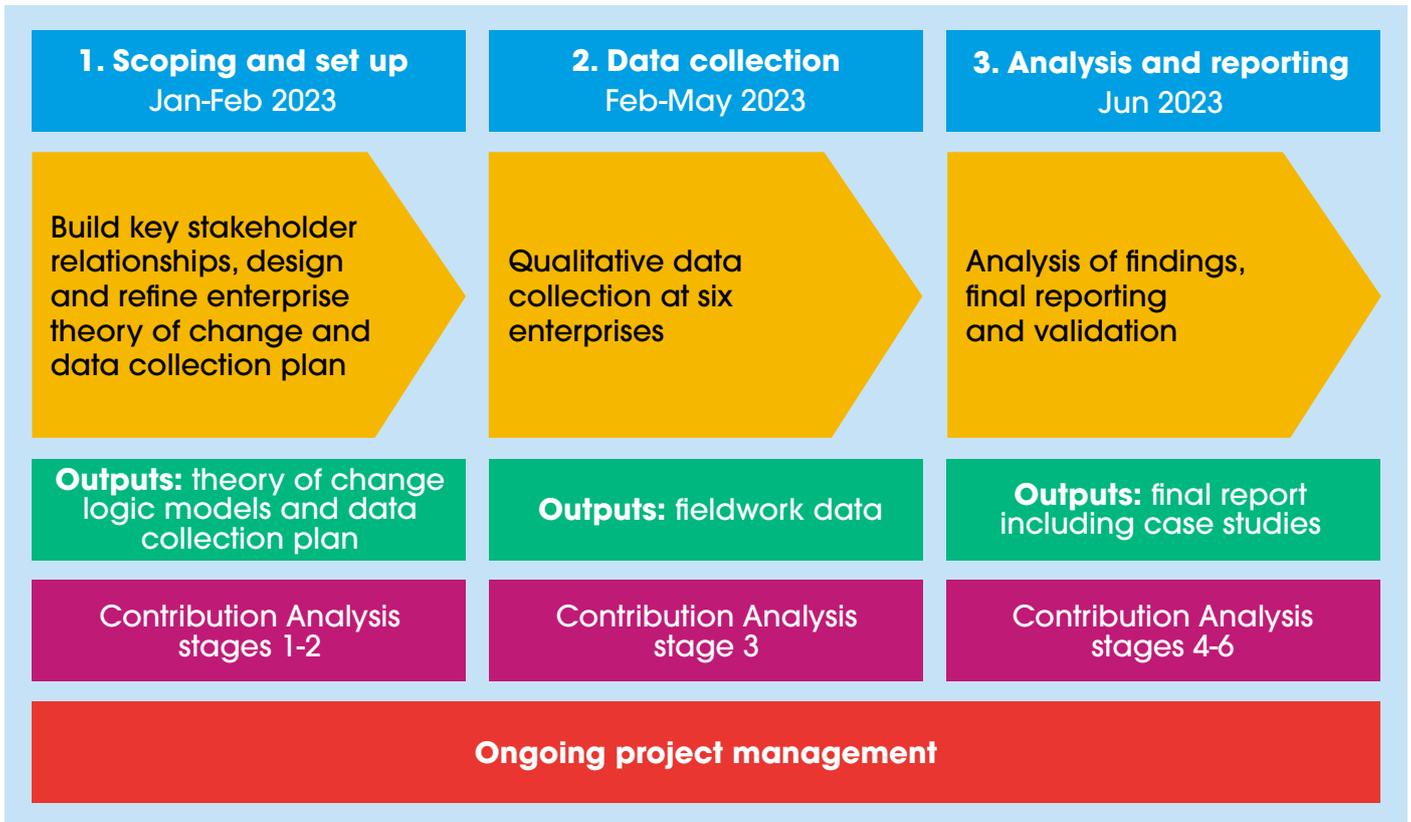


Figure 1: Overall approach

## DESIGN OR REFINE ENTERPRISE LOGIC MAPS

The information gathered through the scoping calls and additional document review was used to design enterprise ToC logic models using the following structure for comparison and readability:

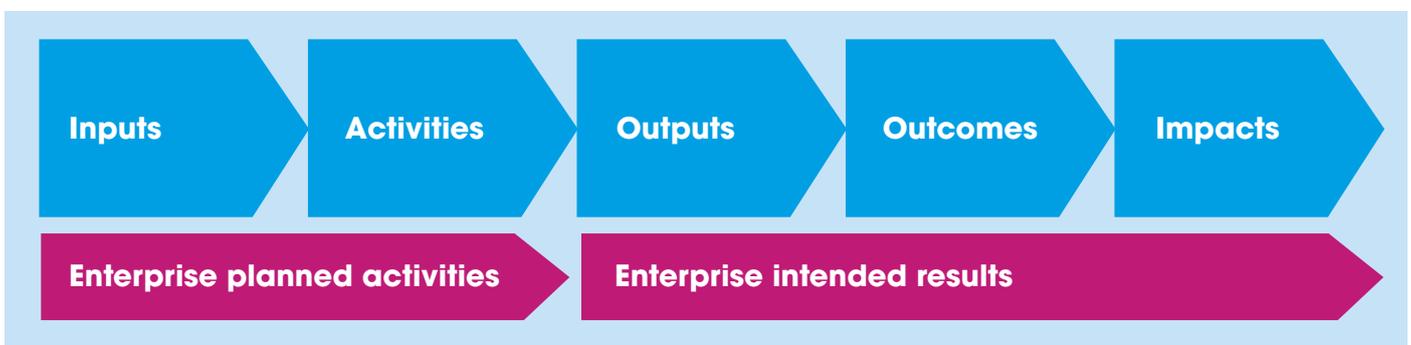


Figure 2: Logic map chain



## EVALUATION LOGIC MODEL

These individual models are wrapped up into an overarching evaluation ToC logic model. This acted as a framework for the evaluation approach and helped shape fieldwork tools and refine the key evaluation questions.

### DATA COLLECTION

Across all enterprises, a total of 100 people were consulted through the evaluation. The distribution and breakdown of fieldwork according to enterprise and stakeholder group is detailed below.<sup>13</sup>

| Enterprise name | Enterprise staff interviews | Partner interviews | Female employees and sales agents | Female consumers of products or services | Other e.g., operations in the field | Totals     |
|-----------------|-----------------------------|--------------------|-----------------------------------|--|-------------------------------------|------------|
| D2D Pro         | 2                           | 0                  | 6                                 | 0  | 0                                   | 8          |
| Kasha           | 5                           | 0                  | 4                                 | 5  | 3                                   | 17         |
| Kidame Mart     | 3                           | 5                  | 22                                | 2  | 1                                   | 33         |
| Sampurn(e)arth  | 3                           | 9                  | 10                                | 0  | 0                                   | 22         |
| Saraplast       | 2                           | 4                  | 4                                 | 9  | 1                                   | 20         |
| <b>Totals</b>   | <b>15</b>                   | <b>18</b>          | <b>46</b>                         | <b>15</b>                                | <b>5</b>                            | <b>100</b> |

Data collection was led by the evaluation lead with support from country leads. Interviews with head office staff and partners tended to take place online, with fieldwork with female employees, consumers or other staff members taking place during site visits. The only exception to this was at one enterprise which has formally ended, where the previous evaluation lead interviewed six sales agents (using fieldwork tools provided by the evaluation team) and transferred the anonymised data back for analysis.

### ANALYSIS AND REPORTING

Data from the fieldwork was charted into an analysis framework which allowed thematic data analysis across the enterprises.

<sup>13</sup> As a means to provide anonymity for evaluation participants, interviewee quotes are attributed to the specific enterprise and then according to the stakeholder group categories denoted in this table.

TRANSFORM is an impact accelerator that unites corporates, donors, investors and academics to support visionary enterprises. Together, we test and scale new solutions that support low-income households by tackling environmental challenges, improving health and wellbeing, and building inclusive economies.

We combine grant funding, business insight, practical experience, resources and networks. Our tailored approach creates evidence which we share widely to help leaders across the world solve global challenges.

TRANSFORM is based on a desire to address urgent issues by learning from each other. Established in 2015 and led by Unilever, the UK's Foreign Commonwealth and Development Office and EY, we have a proven model and an ambition to increase our impact across Africa, Asia and beyond.

We TRANSFORM lives by tackling global challenges through life-changing enterprise.

