Women Sales Agent Learning Model

Improving Market Opportunities for Women (IMOW)
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## ACRONYMS

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<tr>
<td>GAP</td>
<td>Good Agriculture Practices</td>
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<td>HH</td>
<td>Household</td>
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<td>KFP</td>
<td>Key Facilitating Partner (local NGO)</td>
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<td>LF</td>
<td>Lead Firm</td>
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<td>MSME</td>
<td>Micro, Small and Medium Enterprise</td>
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<td>PSD</td>
<td>Private Sector Development</td>
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<td>RM</td>
<td>Rice Miller</td>
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<td>Women Lead Farmer</td>
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<td>WSP</td>
<td>Women Small Producer</td>
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1. Introduction

For over 60 years, Mennonite Economic Development Associates (MEDA) had implemented innovative and effective market-driven initiatives around the world. MEDA focuses on market systems development, inclusive financial services, and investment-led programming. MEDA build and strengthen the business foundations and commercial relationships that small farmers need to improve their livelihoods and well-being.

IMOW project has been implementing in Kayin State and Southern Shan State of Myanmar since 2015 by singing MOU with Department or Rural Development of Ministry of Agriculture, Livestock, and Irrigation of Myanmar. The project has been working together with 7 local NGOs as Key Facilitating Partners (KFP), 10 Lead Firms (LF), 9 MSMEs, and 24 rice millers (RM).

By partnering with businesses (private sector development partners) and local organizations (key facilitating partners), MEDA improves women’s agricultural practices, leadership capacity, and access to goods, services, and market networks. Women Sales Agent is one of the most important components of IMOW along with Women Lead Farmers model and matching grant model to promote the market access of women small producers (WSP) to ensure selling the crops with good price and buying quality agriculture inputs.

2. Women Sales Agent Model

The common perception of the sales agent is a monopolistic buyer who pays the lowest possible price for the produce of the poor and then reaps high margins from the sale of the produce to consumers or other commercial actors. While it is often the case that these middlemen are in a position to exploit poor producers, MEDA has successfully envisioned the role to bring maximum benefit to both producers and buyers. MEDA identifies entrepreneurial and mobile women as potential intermediaries, called Women Sales Agents (WSA). These WSAs purchase products from women small producers (WSP) and sell to retailers and other buyers in higher-value markets. The WSAs also sell the quality seeds, quality fertilizer and quality pesticides, etc. to women small producers with appropriate price by working together with credible input suppliers. As part of the transactions, the WSA embed product information, quality control, and market demand information into their sales services to improve the quality and productivity of the product offering. WSA not only create valuable linkages to markets through the development of reliable supply chains providing high-quality products but can also be important agents of growth and empowerment through the provision of embedded services and increased information flows to producers. Embedded services contribute to the win-win aspects of a thriving value chain, where higher-quality products reap higher compensation and satisfaction at each stage. This results in increased income and agency for WSAs, greater mobility within the market system, improved skills, ongoing access to services and information, and increased equity/equitable access for women. MEDA has adopted the sales agent model to the social norms and context of Myanmar. MEDA’s WSA model provides a platform to
conduct sensitizations for women and men to understand gender-based needs and barriers within a market system and to mentor and highlight women role models.

Supporting Women Sales Agents is a core part of IMOW in promoting rural women’s economic empowerment and leadership in rural economy. In fact, both in Shan and Kayin, a few women are already taking part in the selected value chains such as brokers (sales of crops) or in some places as procurement agents of the township traders. Their role and importance are already recognized by the communities. In addition, some women lead farmers (WLFs) have interest in doing such business and services for the women producer groups they are leading or representing. It is observed that some IMOW WLFs start seeing the business opportunities of collective procurement of farm inputs from the township dealers, that will save time and costs of individual procurement. When these WSP groups are more organized, they will have increased bargaining power for the group sale of their crops or commodities.
3. Implementation

In every community, there are naturally entrepreneurial, business minded, and market-oriented women and men. In agricultural communities, such business minded farmers are often leaders in their respective locales and can be mobilized to channel improved production and farm business management information to other farmers. Men and women experience and interact with markets differently. Therefore, MEDA prioritizes understanding gender issues at the onset of our market systems programming, conducting a gender analysis to understand where men and women are situated within the chain, and how their relationships, access to services, mobility etc. impacts the market system. The women lead farmers (WLFs) serve as model farmers to demonstrate good agricultural practices such as soil and water conservation, weed control, pest control, and crop nutrition. They also demonstrate new technologies, and act as mentors to a group of women farmers. The women sales agents (WSA) serve to collectively link farmers with buyers, input suppliers, credit, and access to training and technical assistance. In most cases, WLFs become WSAs and hold both roles. WLFs and WSAs play a unique role in the market system. MEDA works with the KFPs to increase WSAs’ skill set, access to information, access to finance, to increase their access to and control over resources, agency, and representation. It is also a scalable approach which has enabled projects to reach large numbers of small-scale women run and family farms, to improve agronomic practices and stimulate women’s economic development.

Building capacity of local partners is a critical component of the IMOW project’s approach. Local organizations provide vital knowledge of local context and building capacity of local partners is a critical component of the IMOW project’s approach. Local organizations provide vital knowledge of local context and culture and important linkages with communities for social mobilization. Key Facilitating Partners (KFPs) were identified through a transparent process, and they cooperate with MEDA in the delivery of training and development of communities, agricultural products, and business linkages.

IMOW’s Services to Women Small Producers

IMOW has worked with KFPs to deliver the following services:

- Supported groups of WSPs to identify and select entrepreneurial women to be trained as WSAs. Some of the women selected had business experience with small grocery shops at home but most selected women had never run a business before. In a few cases, WSP groups selected non-farmers who were not their group members because no member was interested in being a WSA.

- Coordinated BDS providers to conduct training and coach the selected women on basic business skills. BDS providers gave trainings on basic business concepts, basic marketing, and financial management to WSAs.

- Organized pesticide training for WSAs by inviting technical officers from DOA and facilitated WSAs to apply registration to open shop for pesticide selling.
• Created linkages for WSAs with market actors and markets, appropriate input suppliers, crop buyers and micro-finance institutions.

• Monitored the progress of WSAs and provided ongoing coaching as necessary.

MEDA provided the following services to the KFPs:

• Developed the WSA model, basic selection criteria and guided KFPs to implement WSA activities.

• Identified the BDS service providers and connected KFPs.

• Identified micro-credit organizations and digital financing services to connect WSAs.

• Organized market linkage events to facilitate business linkages between market actors including matching grant partners, financial institutions and WSAs.

By partnering with businesses and by promoting the role of WSAs, MEDA aimed to improve WSPs’ integration into agricultural supply chains, increase businesses’ inclusive practices, and improve women’s access to goods, services, and market networks.

MEDA undertook extensive market research to shape IMOW’s training in its program. This comprehensive process ensured that training participants would learn how different forces could affect prices, market dynamics, and buyer demand. WSAs were linked to buyers, trained in negotiation, and supported in the early stages of relationship-building with their buyers to better establish and strengthen the connection. MEDA also provided training in business and financial management, basic accounting, conflict resolution, and quality assurance to strengthen the WSA’s businesses and capacity.

Women Sales Agent refresher Training at NAG Office
Effective and sustained commerce requires access to capital. MEDA facilitated the training and integration of the women entrepreneurs into more formal financing arrangements. Integration could include typical microfinance loans, or could be more creative value chain finance arrangements, such as advances, inventory credit or supplier discounts and credit transactions. MEDA also integrated effective exit strategies into all its program designs.

4. COVID-19 Grant

A total of CAD 77,500 was provided to 19 WSAs in Kayin State and 48 WSAs in Shan State in July 2020 to recover the business from the impact of COVID-19. WSAs invested their own money also to implement the agriculture businesses and total investment of 67 WSAs became CAD 231,523 (66.5% was WSAs’ own money) from July to December 2020. The grant benefited total 10,578 WSPs of which 30.4% were from Kayin State and 69.6% were from Shan State. In Shan, some WSAs used the grant to buy fertilizer and pesticides to sell to WSAs and some WSAs used it to buy garlic, ginger, chili and tomato from WSPs to sell to the township crops traders. In Kayin, some WSAs used the money to buy fertilizer and pesticides to sell to WSPs and some WSAs used it to buy rice from WSPs. The COVID grant helped the WSAs to boost the investment and they provided services to more WSPs. Without the grant they would have had to cut some services or reduce the number of clients they served.

Contract Signing with WSAs for COVID-19 business recovery grant at SIT Office in Nyaung Shwe, Shan State
5. Successes

- IMOW trained 199 women to be Women Sales Agents (WSA) in Shan State through 4 KFPs and in Kayin State through 3 KFPs to build commercial linkages between WSPs and market actors including input suppliers, vegetable and rice buyers or processors. Some WSAs failed to establish the business after training and coaching because of lack of capital to start the business and/or low confidence to do the business. Total 140 WSAs (70% of total trained) are currently active in agricultural businesses and linked with market actors and WSPs. The following chart shows the percentage of business active WSAs by KFP; 37% in Kayin State (NAG, KWEG, KBC) and 63% in Shan State (Metta, SIT, PDN, SKBZ).

- WSAs started the business with their own capital. Some took loan from women saving groups with a low interest rate (1% - 3% per month) to increase investment. Some WSAs bought agriculture inputs such as natural fertilizer and natural pesticides from private sector partners in on credit (to be paid in in 1-2 months). Some WSAs connected with township input suppliers with the facilitation of KFPs and sold the agricultural inputs to the farmers including WSPs with commission. Increasingly, farmers, including WSPs, became clients of WSAs because they could buy inputs on credit. Despite the fact that the price is the same as township suppliers, it saved time because they didn’t have to travel out of their village to make the purchases. 3 of IMOW’s private sector partners sold the agricultural inputs including natural fertilizer and natural pesticides to farmers through WSAs in both Shan State and Kayin State. One partner gave 20% commission to WSAs in addition to one month of credit for agriculture inputs they were taking to sell.

- Some WSAs facilitated crop trading between farmers (including WSPs) and township buyers including private sector partners. Some WSAs sold the agriculture inputs or bought the crops only but some WSAs did both. In Shan State, 2 private sector partners bought crops from WSAs. In Kayin State, some IMOW matching grant partners bought rice from farmers and sold the
milled rice to villagers through WSAs. Increasingly, farmers including WSPs are selling the crops to WSAs because they can sell the crops at market price, but it is more efficient because the WSPs don’t have to go into town.

• WSAs in Shan State who sell agricultural inputs average sales of about 10 million MMK (CAD 10,000) per year. WSAs in Kayin State who sell agricultural inputs have average sales volume of about 1.5 million MMK (CAD 1,500) per year. Agricultural input sales in both regions are mainly in plantation seasons: June-August in Kayin State for rice, but almost year-round in Shan for a variety of vegetables. In Shan State, WSAs’ clients are both project farmers and other farmers, but in Kayin State, WSAs’ clients are mainly project farmers because other farmers are not yet convinced to use natural agriculture inputs.

• WSAs in Shan State buy garlic, ginger, turmeric, tomato, chili, and other seasonal vegetables from farmers including WSPs. Some WSAs sell the vegetables in the village markets in addition to selling to the township buyers. A few WSAs sell the vegetables in the village also for family consumption.

• WSAs in Kayin State buy rice from farmers including WSPs and sell to the traders including rice millers that are a part of the project. Some WSAs sell white rice in the village in addition to selling rice to the traders. Some WSAs buy around 60 baskets of rice per month from farmers. One very successful WSA bought 1,000 baskets (1 basket of rice = 20.86 Kg) of rice per month, had it milled and sold it to traders and villagers.

• By December 2020 1,705 WSPs linked with 8 private sector partners and 2,762 WSPs linked with 95 township market actors to buy agricultural inputs and to sell the crops through WSAs. WSPs accessed higher-quality agricultural inputs with better services through WSAs and they are accessing new markets through WSAs as well.

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<th>Linkage WSPs between PSD and KFPs</th>
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• Some WSAs provide money transfer service to the villagers by applying digital money agents: Wave Pay and KBZ pay. They are getting additional income by providing the services to villagers.
• In both Shan State and Kayin State, most WSAs run their businesses alone but they hire 1-3 daily wages labors during peak season.

• WSAs have formed chat groups and they are exchanging information about price and the markets.

• Entrepreneurial WSAs are elected by WSP groups to be trained as mentors of the project because of their success in business. After mentorship training, they share their business and leadership experience with other mentee WSPs in the village.

• Entrepreneurial WSAs are recognized by communities, and they are elected to leadership positions in more than one of the community development groups: the village development committee, village health committee, or village education committee. They are also respected by family members and become decision makers in their households.

6. Weaknesses

• The project planned to train at least one WSA per project village but only 199 women were selected out of total 214 project villages because there were no volunteers in 15 of the villages. Out of 199 trained women, only 140 WSAs are currently active in business and are providing services to WSPs. 59 WSAs could not establish active businesses because they became discouraged or could not find initial investment.

• The WSA model was less successful in Kayin State compared with WSAs in Shan State. Only 36% of total active WSAs are in Kayin State. Farmers in Kayin mainly grow paddy one time per year and rice trading business can be done about 4 months (from November to February). Further, the initial investment needs of WSAs in Kayin State were more than 3 times of the initial investment needs in Shan State.

• In Shan State, three private sector partners sold agricultural inputs including natural fertilizer and natural pesticides to WSAs with a 30-day credit agreement and/or offered commission on the sales. Unfortunately, some project villages were too remote to link with project matching grant partners and WSAs from those villages could not get the opportunity.

• In Shan State, 2 private sector partners bought vegetables from WSPs and WSAs at market price. One paid higher-than-market price for garlic which was grown with GAP and they were the first to do it. Unfortunately, some project villages are far to travel to these partners, and WSPs and WSAs from those villages did not get the opportunity.

• In Kayin State, some rice mill partners sold rice to WSAs on credit for 30 days which helped the WSAs with their initial investment. But only some WSAs who lived near to those particular rice millers got that opportunity.
7. Recommendations

- The WSAs could connect WSPs and market actors including private sector partners. WSPs’ access to markets could be better achieved if the intervention areas and selected value chain crops of private sector partners and KFPs were overlapped more. It would help both private sector partners and WSAs grow their businesses in the long run and would ensure better market access for WSPs.

- Some WSAs could not establish businesses at all after training and some WSAs struggled to grow the businesses because of lack of initial investment. Success rates might have been higher if the project could support small grants for initial investments in addition to more training and coaching.

- Simple business development training was especially helpful for women to become WSAs, and could be a bigger focus of a future project. KFP follow up and coaching to WSAs was also helpful especially in the nascent stages of the business. Most of 140 WSAs who are currently active in business were new to business, but they overcame the challenges because of follow-up coaching in addition to training.

- WSAs formed an online chat group in 2020 to share information about crop price and markets. Proper WSA groups could be established and build the capacity to share information, and technical and financial opportunities.

8. Client Success Stories

The successful sales agent in Southern Inlay Lake

Daw Yin Yin Aye lives with her family in Loi Maw Village, in the Southern part of Inn Lay Lake, Southern Shan State. She graduated with Biology from Taung Gyi University. She has three children, and all the children in school. She concentrates on framing but also tries to earn extra income by running a grocery store out of her home.

The main livelihood of Daw Yin Yin Aye is growing eggplants on 1/4 acre of land, and growing tomatoes on 700 feet of floating garden. In 2018, Daw Yin Yin Aye became involved with Improving Market
Opportunities for Women (IMOW) project and became a sales agent. She visited to Shwe Inn Thu (SIT) Office, one of the MEDA Key Facilitating Partners from Southern Shan State, and explored the possibility to link with market operators who are selling organic fertilizers. The project introduced and linked her with Harmony Myanmar Agro Group and Shan Maw Myae, lead firm partners of MEDA.

In 2018, Daw Yin Yin Aye started to sell the organic products from Harmony and Shan Maw Myae. In the beginning it was difficult for her to convince the farmers who are accustomed in using chemical fertilizers for a long time. But she used those organic products (natural fertilizer) in her tomato farm. Daw Yin Yin Aye tomato farm was tolerant and resistance to the climate change affect, whereas other farmers suffered from adverse weather conditions. Moreover, her tomato farm was successful and produced 1558 Kg in the first harvest and she earned MMK 2.9 lakhs (190 USD) by selling them. After witnessing the success of Daw Yin Yin Aye’s tomato farm, farmers from her village started to contact her and buy the organic products. She was able to sell over MMK 19 lakhs (1249 USD) of organic fertilizer and she received 20 % of the sale as her commission. She linked to 46 Women Small Producers (WSPs) and distributed agricultural inputs to them.

In 2020, Daw Yin Yin Aye's tomato farm produced 104 kg per week and she could harvest for 11 weeks. The market price of tomatoes is around 3000-5000 MMK per kg. She invested MMK 15 lakhs (1000U$D) on her tomato farm. She received MMK 3,575,000 MMK (2295 USD) by selling the tomato. With the net profit she received, she could be able to buy HONDA motor engine for her boat, renovate her house and expand her agriculture business. She is trading tomato 15 days per month and received MMK 30,000 (19 USD) per day. She is also buying tomatoes from her village and nearby villages and sells directly to the market actors from Aung Ban and Nyaung Shwe Township. She links with other sales agents to share market information and market prices of the crops. Daw Yin Yin Aye said that “I am satisfied with my agriculture business. By becoming involved in the IMOW project, I have seen benefits not only for me and my family but also the farmers in my community.”

A Women Who Lead her Family

Daw Nu Nu Wai, 35 years old Karen Women lives in Ta Wun Phan Ya village, Hlaing Bwe Township, Kayin State. She lives together with her son and parents. She went to Thailand to support her family and worked there as a domestic worker. After coming back from Thailand, she did not know what to do. She had her family’s agricultural business, which is plating rice, but she did not know how to plant properly. Also, she did not have enough confidence to start a business.
Network Activities Group (NAG) one of MEDA Key Facilitating Partners in Kayin State, introduced the Improving Market Opportunities for Women (IMOW) project in Daw Nu Nu Wai village. She listened with great interest about the project. She started becoming involved in the project by attending Gender awareness training in her village. Later she also had a chance to attend leadership training and gender based against domestic violence training.

Daw Nu Nu Wai said, “I become a member of a savings group in my village after I attended trainings provided by the project. Later, I became an accountant of the savings group. As an accountant, I learned how to manage income and expenditure, and it’s been really helpful in my daily life.”

In cooperation with the lead farmer in her village, Daw Nu Nu Wai is now planting rice as a demo plot supported by the project. Moreover, she can now produce better quality paddy seeds from her farm. Additionally, she is now selected as a mentor in her village. She trains and guides 6 women from her village and nearby villages. She already developed a plan to guide those women to become leaders of the savings group.

Daw Nu Nu Wai said, “After the savings group share out, I rented a place to run an agricultural input suppliers’ shop in my village. In this shop, I will also provide Wave Money Digital Financing Services which was introduced by the project. When I came back from Thailand, I did not have any plans and felt demotivated. But now I know what I have to do, and I have plans because I became involved in the project and had a chance to attend the trainings.”

Daw Nu Nu Wai is still running her Agriculture Input Suppliers’ shop even after the IMOW project has finished. She sells bran, limes and fertilizer (only in planting season). She also sells natural fertilizer and pesticides from Shan Maw Myay. She said, “People from my village like pesticides from Shan Maw Myay because they are natural and good for their plants.” When she needed to invest in her shop, she took loan from the Financial Institutions such as (Hana, Easy). The interest rate is 1% and she has to repay monthly. She is also a wave money agent, but she has had to stop that business for now because she cannot access the internet due to the coup. Daw Nu Nu Wai said, “I am really grateful to be part of this project. Now, I can run my business very smoothly even on my own. I got linkages during project implementation. When I need money to invest, I know where I need to go. When I need agri-inputs, I know who I need to contact. Unlike before the project, now I know what I am doing and what I will do in the future.”
9. Situation of WSAs After End of Support from KFPs

KFPs completed their contracts with MEDA in December 2020. Since then, most KFPs stopped following-up with WSAs because they have no more staff to do that. But two KFPs in Shan and one KFP in Kayin continue communication with WSAs because they are still in the area to implement the other project with funding support from other donors. The project conducted mobile phone interviews with a few WSAs in April 2021 to write the annual report for GAC. The following are some responses of WSAs from the interviews.

Daw Nan Mya Than, WSA from San Phee village, Hpa-an Township continue rice trading in the area. She mainly trades Sin Thu Kha variety, Yangon Gyi variety and Ma Naw Tun variety of paddy. Daw Nan Mya Thu said that “I have been a sales agent for 3 years. The rice trading starts from September until February. I bought around 400-500 baskets of rice this season although I could only buy around 200-300 baskets of rice last season. There are around 40 farmers who regularly sell their rice to me. I sell back the rice in the Taung Kalay market (Local market). With the net profits from rice trading, I bought a light truck to use for my business.”

Daw Nu, WSA from Mway Taw village, Pinlaung Township continued selling the agri-inputs such as natural/chemical fertilizers and pesticides. She said that “I sell agri-inputs all year round. I have been a sales agent for 3 years. I received training on basic concept of business, basic concept of marketing and basic financial management from the project. I applied that knowledge in my agri-input selling business as I kept financial records. I have around 400-500 regular customers from my village and nearby villages. I also received COVID-19 small grant from the project of 1,000,000 MMK (CAD 1,000) in July 2020 to recover the business which was affected by the pandemic.”

Daw Marlar Thin lives in Ya Thae Pyan village, Hpa-an Township, Kayin State. She mainly sells chemical fertilizer, natural fertilizer, and pesticides. She orders those products from 3 suppliers; Than Lwin Agri Input Supplier, Harmony and Shan Maw Myae in Hpa-an. Her regular customers are 28 WSPs from her village but other farmers from her village and nearby villages also come to buy the products. The sales use to go up in planting season such as rainy season and summer until all the products were sold out. Fertilizers and pesticides from Harmony are the farmers’ favorite. When she needs money to invest, she takes loan from the women savings group where she is one of the members. She also received COVID-19 small grant from MEDA and she invested the grant in her business. She sells the agri-inputs to the farmers with credit system because farmers could not buy with cash down system due to COVID-19. She is just trying to maintain the business in this year because of the challenges of COVID-19 pandemic and military coup.
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