COVID-19 Update
Women Direct Sales Agents

Holly Krueger, Khairunnisa Usman and Mediane Nurul Fuadah

In late 2019, PRISMA began a detailed research project on women direct sales agents (DSAs) in the agricultural sector in Indonesia. The focus of the project was to better understand the factors enabling - and discouraging - the growth of DSA models, as well as the potential contribution to women’s economic empowerment (WEE). The study yielded insights into the impact, working hours and support mechanisms for women DSAs among other learnings. Full findings are available at PRISMA website1.

In light of the economic disruptions caused by the COVID-19 during 2020, much of which is likely to persist, survey was conducted in April 2020 as COVID-19 started to impact the livelihoods of DSAs with a sample of women DSAs from four of its agricultural partners2. The objective of the survey was to gain insights into how the global pandemic has affected the women DSAs and their business activities and identify how companies and development programs can be responsive to their needs. As the sample size was comparatively small and the pandemic continues, the authors advise readers to take a cautious approach towards applying the findings further.

Just over half of the women DSAs reported experiencing a decline in sales during COVID-19 (figure 1). Average decreases ranged from 21-40 per cent depending on the company. According to the respondents, direct door-to-door sales have been the most affected. For a minority of agents who reported an increase in their incomes, source of their sales increase was from the non-agricultural product that they marketed as well.

Figure 1: Change in income / Sales

<table>
<thead>
<tr>
<th>Change in Sales</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Decreasing</td>
<td>52%</td>
</tr>
<tr>
<td>No change</td>
<td>33%</td>
</tr>
<tr>
<td>Increasing</td>
<td>15%</td>
</tr>
</tbody>
</table>

The majority of agents who have experienced a decrease in sales, attributed it to customers’ declining income. Delays in product distribution from suppliers, reduced availability of product stock and customers avoiding sales kiosks were other reasons cited.

---

1 Women Agents: Insights and Recommendations
Adapting the agent model to be more inclusive and effective for the agricultural sector

2 The majority of respondents (79 per cent) were from one company
Working Hours

A small majority of women DSAs experienced no changes to their working hours during the COVID-19 pandemic. The range of changes to working hours reported by other agents was considerable, varying from 2-6 hours. Those agents who reported increased hours attributed it to the additional time required to promote the products online. Other agents who reported a decrease in working hours attributed the decline to the absence of door-to-door sales opportunities.

Key takeaway:
- Equip women DSAs with strategies and support to maintain reasonable working hours
- Introduce pricing/payment strategies, which are more responsive to customers’ reduced income flows

**Figure 2: Change in working hours**

No Change 52%
Decreasing 21%
Increasing 27%

KEY FINDINGS

**Women DSAs are resilient in the face of COVID-19 related changes and are finding ways to cope**

**Working from home**

Almost all respondents have worked partially or fully from home (WFH) during the COVID-19 pandemic and a large majority reported having adjusted well to the new WFH situation. Most are using the internet to market products and communicate with customers and teams. Many have also converted their homes into a point of sale.

A minority of women DSAs, however, have had difficulties adjusting to the new situation and perceived online communication to be less effective than face to face meetings.

“Now people can reach me through Whatsapp and collect the product from my home”
Agent from Nutrifeed, EJ

**Caregiving responsibilities**

While most agents did not report a change in domestic workload, 39 per cent reported an increase of almost 60 per cent (figure 3). The women agents reported that they are coping by asking their partner and children to assist with household chores, commencing their chores earlier or finishing later, and prioritising their tasks. A small minority reported that their workload has decreased because of the additional assistance from family members.

| Decreasing | 6% |
| No change  | 55% |
| Increasing | 39% |

**Figure 3: Change in domestic workload**

Key takeaway:
- Continue to provide online communication/marketing training (especially for those who are struggling)
- Develop and share guidelines on how to conduct ‘safe’ offline transactions
Companies have been responsive to the DSA needs during the COVID-19 pandemic but more work is needed to ensure that all DSAs are informed on the full range of support received. The women DSA reported receiving various support from their respective companies, including information and safe practice guidelines on COVID-19, provision of hand sanitisers and masks, as well as loans. The majority of agents reported that their companies had prepared them to work during the COVID-19 pandemic by providing training on web applications and online marketing, preparing promotional materials and providing assistance. Some agents, however, reported not receiving any support from their company.

**Key takeaway:**
- Continue to monitor and be responsive to the needs of women DSAs
- Ensure that the full range of support is communicated to all DSAs

**CONCLUSION**

Despite the disruptions of the COVID-19 pandemic, the research revealed that business continues for most women DSAs. The women agents have received support from their families and companies, adjusted well to the WFH conditions and can safely continue their sales activities online. This indicates that the overarching model is still viable despite the pandemic related restrictions.

Women DSAs are coping in the short-term, however, the increased workload is a cause for potential concern as it is likely unsustainable over the medium to long-term. Another area for consideration is the decline in agricultural product sales, which the agents attributed to the lower purchasing power of their client base. Lastly, while the majority of the women DSAs interviewed are coping, a quarter of respondents reported having challenges adjusting to the new working conditions.

While there remains a lot of economic uncertainty, there are clear steps companies with DSA models can take, many of which may require technical assistance from development programs. These include:

- **Equipping women DSAs with strategies to maintain reasonable working hours**
- **Introducing pricing/payment strategies that are more responsive to customers’ reduced income flows**
- **Providing online communication/marketing training (especially for those who are struggling)**
- **Developing and sharing guidance on how to conduct ‘safe’ offline transactions**
- **Continuing to monitor and respond to the needs of women DSAs**
- **Ensuring that the full range of company support is communicated to all DSAs**

**ACKNOWLEDGEMENTS**

This report is co-written by Holly Krueger, Khairunnisa Usman and Mediane Nurul Fuadah. Special thanks should also go to Maryam Piracha whose insights are integral in the development of this report.

Want to learn more about designing and implementing successful and inclusive sales agent models? Please check out other briefs in this series available at PRISMA website:

**Women Agents: Insights and Recommendations**