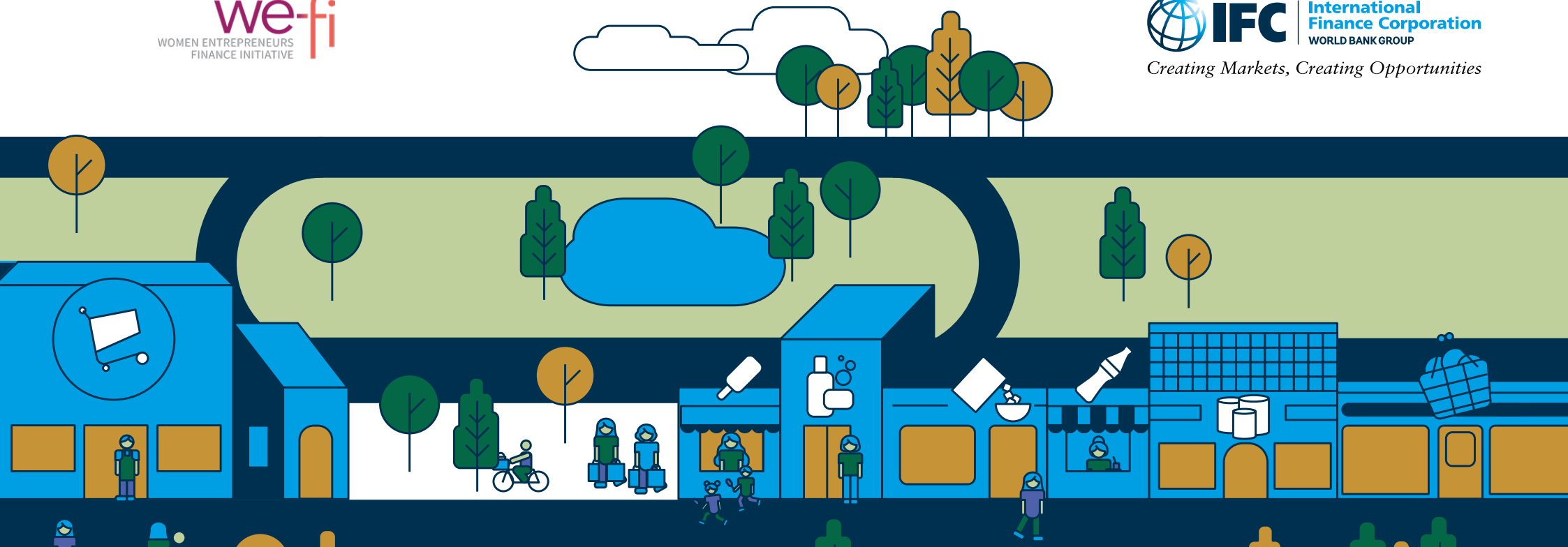


# INCLUSIVE DISTRIBUTION

ADVANCING GENDER EQUALITY IN THE FAST-MOVING CONSUMER GOODS SECTOR

IN PARTNERSHIP WITH



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## ABOUT WE-FI

The Women Entrepreneurs Finance Initiative (We-Fi) is a collaborative partnership among the 14 governments that have made financial contributions, six multilateral development banks that serve as implementing partners, and other public and private stakeholders. We-Fi was formally established in October 2017 as a Financial Intermediary Fund hosted by the World Bank. We-Fi invests in programs and projects that help unlock billions of dollars in financing to address the full range of barriers facing women entrepreneurs—increasing access to finance, markets, technology, and mentoring, while strengthening policy, legal and regulatory frameworks. As one of the We-Fi Implementing Partners, IFC supports private sector clients with investment and advisory services to expand financial services and market access for women-owned/led firms, as well as increasing the capacity of women entrepreneurs to run high-growth businesses. For more information, visit [www.we-fi.org](http://www.we-fi.org).

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## ABOUT THIS BRIEF

**This learning brief introduces how gender equality can be advanced within the distribution activities of the fast-moving consumer goods (FMCG) sector. It presents an emerging business case, the challenges, and recommendations to address these challenges. The brief is based on IFC projects in Egypt, Indonesia, Nigeria, Philippines, and Sri Lanka; desk research; and interviews with market participants. The target audience comprises FMCG sales and distribution teams; FMCG sustainability teams; e-supply chain actors, including business-to business (B2B) distribution platforms; and investors seeking to accelerate gender equality. IFC partners with corporations, financial institutions, and other leading organizations to increase women's economic participation in emerging market supply chains through innovative research, investment, and advisory services.**



## OVERVIEW

Fast-moving consumer goods (FMCG) are packaged goods that are purchased frequently and used on a regular basis. Products include food and beverages, cleaning and paper products, personal care items, over-the-counter medicines such as aspirin, and other non-durable household items. In emerging markets, these products typically pass through multiple layers of distributors and sub-distributors before they end up in small shops<sup>1</sup> and kiosks—often referred to as small-scale “traditional trade”. These distribution channels are largely informal, opaque, and fragmented, but they are critical for getting products into the hands of consumers. In India, 75 percent of the country’s FMCG flow through small shops. In China, this share is 50 percent; in Kenya, it is 70 percent; and in Nigeria, it is 98 percent.<sup>2</sup> Globally, the sales of FMCG through traditional trade comprise a \$960 billion market.

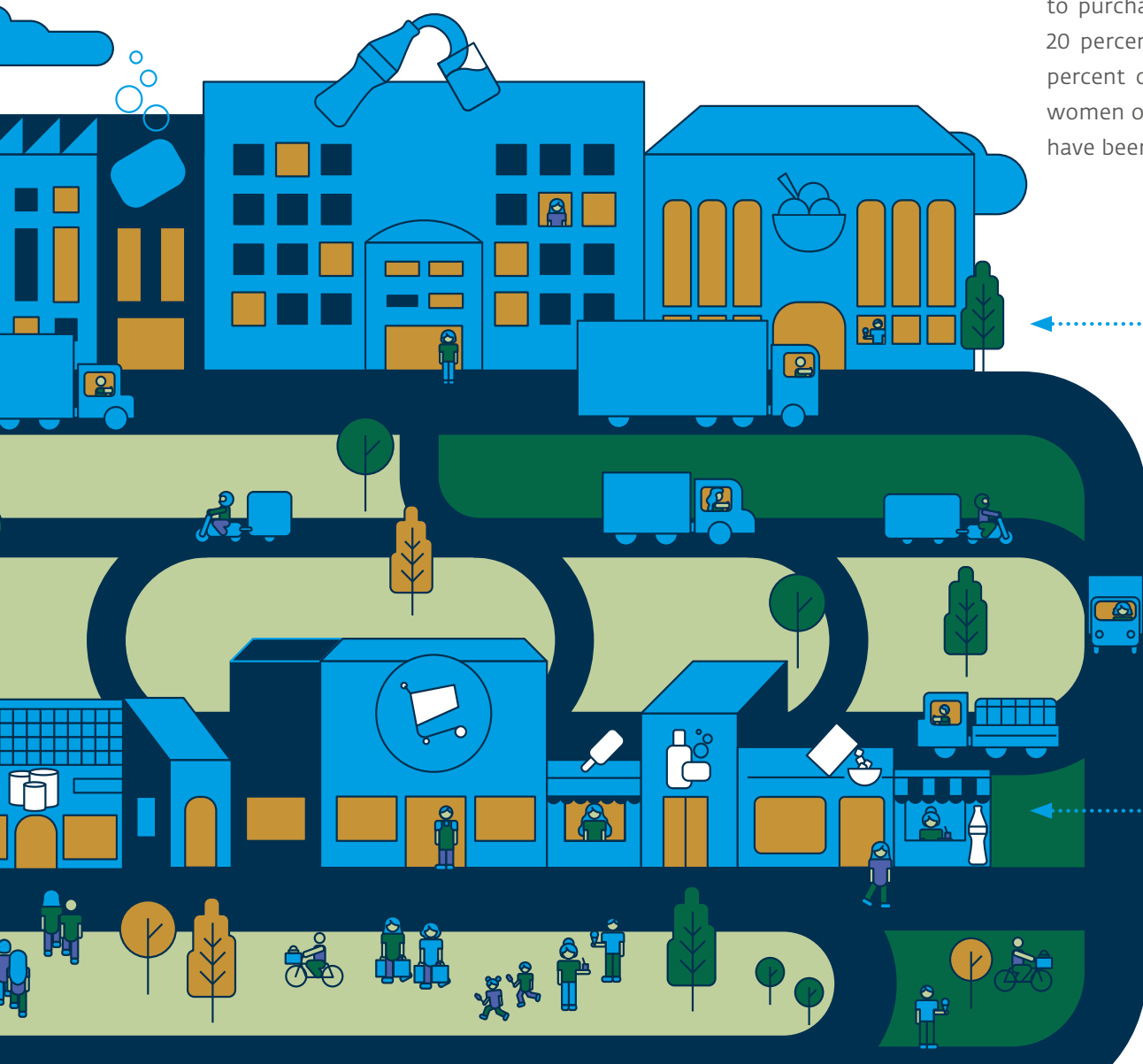
Across the world, women play key roles as FMCG distributors and retailers, however, the extent of their participation varies. In the Philippines, for example, women own 88 percent of the country’s micro, small, and medium enterprises (MSMEs) in the retail and wholesale industry.<sup>3</sup> While in Egypt, only 9 percent of the country’s total business owners are women — and just 32 percent of these women are in the retail and wholesale industry.<sup>4</sup> In addition, in some distribution models, women may also serve as independent sales agents who sell products directly to consumers.

Among the actors addressing the challenges associated with complex emerging market distribution chains are digital business-to-business (B2B) distribution platforms such as IFC investees [TradeDepot](#) in Nigeria, [MaxAB](#) in Egypt, and [Growsari](#) in the Philippines. Typically, retailers have to take time away from their store to procure goods from a central market or wholesaler, pay for their transport to the market, and haul the goods back to their stores.<sup>5</sup> By streamlining and digitizing the ordering of FMCG products, digital B2B distribution platforms are improving the procurement process for retailers. According to Unilever, in 2021, retailers enrolled on a digital B2B distribution platform grew by 4 percent more than retailers not enrolled on a platform.<sup>6</sup> B2B distribution platforms also provide insights into how products flow across the distribution network. Among the many benefits of increased visibility, is the ability to identify gender inequalities in distribution networks, such as gaps in the participation of female distributors and retailers and differences in sales performance.



B2B platforms, financial intermediaries, and other supply chain actors are also leveraging digital transaction data to facilitate access to working capital for retailers and distributors. This is particularly beneficial for women as they often face larger gaps in access to finance. For example, Mastercard's [Jaza Duka](#) program in Kenya addresses retailers' lack of working capital by connecting

them with banks and also providing financial skills training. The Jaza Duka program combines store-level data from Unilever with Mastercard analysis to identify which retailers qualify for microcredit from Kenya Commercial Bank (KCB). These eligible retailers can use a low-interest credit line from KCB—provided through a secure digital payment solution from Mastercard—to purchase goods from their suppliers. The program has contributed to a 20 percent overall increase in suppliers' sales orders.<sup>7</sup> Data reveals that 56 percent of Jaza Duka applicants have been women retailers, even though women own only 30 percent of Kenya's MSMEs, and that female participants have been significantly less likely than men to default on their financing.<sup>8</sup>



**B2B distribution platforms are digitizing the movement of goods between FMCG firms, distributors, and retailers.**



## EMERGING BUSINESS CASE

Developing and advancing a distribution network that is inclusive of both men and women can:

**1. Increase orders and sales volumes:** Addressing gender inequalities can enable women-owned/led distributors and retailers to grow their business. This reduces entrenched performance gaps, leading to greater sales for manufacturers and more orders for B2B distribution platforms. For example, Coca-Cola's 5by20 women's empowerment program has expanded the distribution of Coca-Cola products by improving retailers' business practices, increasing the availability of Coca-Cola products, and building a better image for the brand. In the Philippines, Coca-Cola found that its business and financial skills development programs for women retailers enabled them to increase their revenue by 17 percent, and their store income by 12 percent.<sup>9</sup>

**2. Increase market share:** Reaching women consumers is crucial for any company that wants to expand its market share. Globally, women consumers control an estimated \$43 trillion in spending,<sup>10</sup> and a 2019 survey by Nielsen found that 89 percent of women have primary or shared responsibility for their household's daily shopping.<sup>11</sup> Women entrepreneurs play a key role in a company's efforts to reach women consumers. Research shows that retailers play an important role in influencing the purchasing decisions of their customers.<sup>12</sup> In Nigeria, IFC analysis of distributors for a household goods manufacturer found that female distributors sold 30 percent more to female customers compared to male distributors.<sup>13</sup>

**3. Attract investment capital:** A growing number of private equity and venture capital investors employ a gender strategy when deciding where to direct their capital. Companies that advance gender equality through their distribution network can attract the interest of these investors. A 2021 study showed that the volume of capital raised with a gender lens across private equity, venture capital, and private debt exceeded \$6 billion.<sup>14</sup>



## BARRIERS TO PARTICIPATION AND GROWTH

Studies show that women distributors and retailers face a number of obstacles, which vary depending on their market context. These obstacles can prevent or reduce women's participation in distribution networks and inhibit the overall growth of their business.

### SOCIAL NORMS

**Gender-based roles:** In some markets, owning and/or running a distribution business or a retail shop is typically viewed as a man's role. While family-owned businesses are common in emerging markets, and women often play important roles in these businesses, the owners are usually men.<sup>15</sup> A survey of male and female distributors in Sri Lanka found that men were more likely than women to have been the founder of their business (80 percent of men versus 62 percent of women).<sup>16</sup> When a woman takes on a leadership role in a distribution or retail business, she is often older. In some cases, her husband or male relative may have died or be too ill to continue running the business.<sup>17</sup>

**Mobility and time constraints:** Social norms can restrict a woman's ability to travel safely and/or to travel alone. This can be a barrier for female distributors or retailers in situations when travel is a requirement.<sup>18</sup> Women also often have substantial household care responsibilities that reduce the time they have available to operate their business. Research shows that in order to satisfy their household demands, female entrepreneurs spend fewer hours operating their business compared to male entrepreneurs,<sup>19</sup> and that they often work either at home or at locations that are close to home.<sup>20</sup>

### BUSINESS RESOURCES

**Access to finance:** In developing countries, women-owned businesses comprise 23 percent of MSMEs, but account for 32 percent of the

MSME finance gap. This equates to a \$1.5 trillion gap for women.<sup>21</sup> Having access to finance can enable MSME distributors and retailers to better manage the flow of their inventory, and improve or expand their fleet of delivery vehicles or their storage or retail space. A survey of distributors in Nigeria revealed that female distributors with access to finance performed better.<sup>22</sup>

**Access to and use of technology:** In low- and middle-income countries, women are 20 percent less likely than men to use mobile internet.<sup>23</sup> A survey of retailers using a B2B platform in Egypt found that 24 percent of female retailers cited that their poor access to Wi-Fi prevented them from using digital tools, while only 15 percent of male retailers reported this as a problem. The same survey found that female retailers were 13 percent less likely than male retailers to own a smart phone (75 percent of women versus 88 percent of men), and less likely to use digital applications, even when women were aware of the applications.<sup>24</sup>

### INFORMATION AND KNOWLEDGE

**Business and finance skills:** Many small retailers have little formal education. Only 25 percent of the female retailers using a B2B platform in Egypt had a high school education, versus 51 percent of male retailers. Retailers often lack basic business skills and rely on manual book-keeping methods. The same Egypt survey showed that only 30 percent of the women surveyed kept written records tracking their inventory, versus 51 percent of men.<sup>25</sup>

**Networks:** Lack of access to networks reduces women entrepreneurs' opportunities to get advice and mentoring, develop their business contacts, and access market information.<sup>26,27</sup> Only 13 percent of the female distributors surveyed in a study in Nigeria reported having access to a business network, versus 32 percent of male distributors.<sup>28</sup>





## RECOMMENDATIONS

FMCG manufacturers, e-supply chain actors, investors, and development organizations can all take action to create more inclusive distribution networks.



## FMCG MANUFACTURERS:

Some leading FMCG manufacturers are already actively supporting women-owned/led distributors and retailers. For example, in 2020, [AB InBev](#) committed to empowering 80,000 women-owned small retailers in Colombia, Ecuador, and Peru. The company offers extensive programs across the region to help women entrepreneurs to grow their business. Working closely with individual retailers, AB InBev uses diagnostic tools to understand retailers' strengths and their opportunities for growth. The company then works with each retailer to create a tailored training plan that is based on core themes.<sup>29</sup> Since 2017, AB InBev has supported 25,000 women in Colombia through its *Emprededoras* program. In Bolivia and Mexico, the company provides retailers with training and coaching to help them grow their business and uses technology to offer credit lines and loans to women. In Peru, more than 4,300 women received training in 2021 through AB InBev's *Escuela Tienda Cerca* (ETC), a virtual training platform for small retailers.<sup>30</sup> See Box 1 for information on Ceylon Biscuits Limited's work with its distribution network in Sri Lanka.

### Box 1: Strengthening the Distribution Network

IFC is working with [Ceylon Biscuits Limited](#) (CBL) in Sri Lanka to strengthen and increase women's participation in CBL's distribution network. The company, which manufactures biscuits, confectionery, and value-added food products in Sri Lanka, considers its relationships with distributors to be a key factor in its success. CBL identified lack of business planning and ineffective financial and human capital management as barriers to the growth of its retailers and distributors, and especially those that are owned/led by women. The project, a part of the IFC and Australia Department of Foreign Affairs and Trade (DFAT) Women in Work program, provides training on these topics, as well as promoting retailers' and distributors' use of digital payment methods.

## RECOMMENDATIONS:

- 1. Map the extent of women's participation in its distribution network.** Begin by identifying the number or share of the company's distributors, sub-distributors, and retailers that are owned/led by women.
- 2. Identify the business case for creating more inclusive distribution networks.** For example, what percentage of sales and profits are attributable to female versus male distributors and retailers? How could more, or better engagement with female distributors and retailers enable the company to increase its market share and the sales of its products?
- 3. Determine if female distributors and retailers face any unique barriers to entry or growth and the extent to which the barriers, if any, impact their performance. Then develop and implement strategies to overcome the challenges that were identified.** For example, identify practices that could address the limitations that women face with regard to their mobility and care responsibilities; deliver training programs that intentionally address the challenges facing women; or facilitate information-sharing to address women's lack of access to networks and/or finance. Research shows that when women entrepreneurs participate in business skills training, they achieve greater revenue if the training is combined with mentoring and personal initiative training.<sup>31</sup>

## E-SUPPLY CHAIN ACTORS:

E-supply chain actors such as digital B2B distribution platforms are often uniquely placed to advance gender equality as many have a direct relationship and frequent interactions with retailers.

### Box 2: Enabling Data-driven Gender Insights

IFC has been investing in digital B2B distribution platforms since 2017. In collaboration with the Women Entrepreneurs Finance Initiative (We-Fi), IFC is supporting platforms such as MaxAB in Egypt, and Trade Depot in Nigeria. Both MaxAB and Trade Depot are committed to reporting on the number of women entrepreneurs that use their platforms and have established targets. In Egypt, IFC is also helping MaxAB to identify the barriers that inhibit the growth of women-owned retailers.

## RECOMMENDATIONS:

- 1. Disaggregate retailer data by gender, and track this from the time of retailers' on-boarding.** This creates valuable insights into the participation and performance of women entrepreneurs. (See Box 2.) As platforms develop new solutions for retailers, such as launching new financing options for them or providing them with home delivery support, platforms can assess how the proposed solution might impact female versus male entrepreneurs and identify how they can address any differences.
- 2. Leverage data and retailer relationships to identify and address the barriers that disproportionately impact female retailers' growth, as well as the factors that lead female retailers to stop using the platform.** These barriers might concern platform on-boarding, technology use, working capital, and inventory management. For example, the [&frnds](#) distribution platform leverages data on retailers' digital ordering history to address the barriers retailers face in accessing credit. Fifty percent of the retailers on the &frnds platform in Indonesia are women, as are 65 percent in the Philippines.<sup>32</sup> For many of these small businesses, using &frnds is the beginning of their establishing a digital footprint. As &frnds gathers more data, it plans to explore how to include gender in its credit scoring algorithm so that the platform can provide better financial solutions for women entrepreneurs.
- 3. Engage stakeholders with data-driven insights about the inclusiveness of their distribution networks.** Many global FMCG manufacturers have already established sustainability agendas that include a component for advancing gender equality. Providing detailed gender data can differentiate an e-supply chain company from its competitors, and open up opportunities for collaboration with FMCG manufacturers, financial institutions, and investors that are focused on advancing gender equality.

## INVESTORS:

Increasingly, investors are intentionally using their capital to promote gender equality. Investors can play a critical role in supporting their investee companies to develop inclusive distribution networks.

## RECOMMENDATIONS:

- 1. Adopt a strategy that focuses on advancing gender equality through distribution networks**, and encourage investee companies to commit to developing more inclusive networks.
- 2. Help investee companies take the initial steps toward more inclusive distribution networks by working with them to set a target, such as increasing the percentage of female distributors by a certain amount, and by a certain deadline.** The target should be ambitious, yet realistic in terms of the market context, as well as the investee's capacity. Investors can then monitor the investee's progress over the life of the investment. (For more information, see Box 3.)

### Box 3: Investing with a Gender Lens

IFC and CDC Group's publication, [A Fund Manager's Guide to Gender-Smart Investing](#) provides a step-by-step guide for investors that want to implement gender-smart investing, and includes strategies for investing in companies with inclusive distribution networks. To track their investees' progress, investors can leverage established sex-disaggregated metrics related to the representation of women-owned/led distributors and retailers in an investee's value chain, as well as the share of sales that can be attributed to women.





## DEVELOPMENT ORGANIZATIONS:

Development organizations have a multifaceted role in advancing inclusive distribution networks, from research on needs and business benefits, to technical assistance, to investment.

### RECOMMENDATIONS:

- 1. Gather additional evidence that shows the business benefits of inclusive distribution networks to encourage more actors, in more markets, to recognize the opportunity.** Development organizations are well-placed to continue to build the business case for gender equality in distribution. A solid business case is crucial for the private sector to take action. (See Box 4.)
- 2. Support more research on the financial and non-financial needs and barriers to growth that impact women-owned/led distributors and retailers, from micro to SME-sized firms, across all markets.** Understanding the unique barriers that limit the growth of women-owned/led distributors is a critical precursor to identifying potential solutions. Development organizations can then take steps to address these barriers, both through engaging with women distributors and retailers directly, and through partnerships with FMCG manufacturers, B2B distribution platforms, financial intermediaries, and other stakeholders.
- 3. Structure investments in ways that advance gender equality in distribution.** Development organizations with the capacity to invest could incentivize specific outcomes related to increasing the participation and/or performance of women-owned and/or led distributors and retailers.

#### Box 4: Building the Business Case

An IFC case study in Nigeria highlights the value proposition for a household goods manufacturer, Daraju Industries, to engage and support women distributors. To read more see: [Women Entrepreneurs Find Business Opportunities in Nigeria's FMCG Sector](#). IFC works across the value chain to increase the participation of women both in the procurement and distribution operations of private sector companies. For more information on IFC's work, see [Inclusive Supply Chains](#).



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