

Leveraging Inclusive Business Models to Support the Base of the Pyramid during COVID-19

By Alexis Geaneotes and Kathleen Mignano

The COVID-19 crisis is expected to roll back some of the progress made against global poverty over the last two decades, with the greatest impact on individuals at the base of the economic pyramid. Inclusive businesses that expand access to goods, services, and livelihoods for these individuals are responding to the crisis by reorienting and adapting their inclusive business models and operations. This note highlights seven actions that companies are taking to address needs at the base of the pyramid. We present their actions here as examples of what other businesses could do in response to the needs of those at the base of the pyramid.

Inclusive businesses play a key role in providing access to goods, services, and livelihoods for low-income and vulnerable people at the base of the economic pyramid. By integrating the base of the pyramid into their value chains and focusing on them as customers, inclusive businesses deliver sustainable development impact. As these businesses struggle to cope with the COVID-19 crisis, so do those who rely on them.

The role of inclusive businesses will only become more critical as, for the first time in over 20 years, the World Bank has predicted that global poverty rates are going to rise substantially. An additional 49 million people are expected to be pushed into extreme poverty, and it is expected that the wide-ranging effects of the pandemic will be hardest on the poorest and most vulnerable populations.¹

Individuals at the base of the economic pyramid face high health risks that have only grown as a result of the pandemic. Many lack the facilities and soap necessary for keeping their hands clean, and sanitation systems in their communities are

often inadequate.² Crowded housing and neighborhoods also make it hard to practice social distancing. Health services are often insufficient too, and food and medical supply chains are more likely to be disrupted.

Livelihoods are being impacted as well. The small farmers, kiosk and mom-and-pop shop operators, delivery drivers, and many more often lack sufficient savings to sustain themselves through an economic shutdown or downturn, and they are unable to cope with rising prices.

Limited access to technology restricts the ability of most micro-entrepreneurs and base-of-the-pyramid customers to pivot to e-commerce. And e-learning is not an option for students that cannot afford a computer, a 'smart' phone, or an Internet connection.

The most vulnerable groups at the base of the pyramid face the highest consequences. For women, impacts range from greater concerns about their health, safety, and income security, to a disproportionate amount of new care responsibilities, as

About the Authors

Alexis Geaneotes, Operations Officer, Inclusive Business, Economics and Private Sector Development, IFC. Her email is ageaneotes@ifc.org.

Kathleen Mignano, Operations Officer, Inclusive Business, Economics and Private Sector Development, IFC. Her email is kmignano@ifc.org.

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well as higher risk of gender-based violence. For example, in times of crisis, the overrepresentation of women among the economically inactive (neither employed nor in school), and in vulnerable forms of work (such as informal employment or domestic work) heightens their vulnerability to poverty.³

Forcibly displaced populations in refugee camps face significant challenges in terms of access to sanitation, handwashing facilities, medical supplies, and medical care, as well as disrupted supply chains. These issues are compounded by restrictions on entry and exit from refugee camps.

As a result of COVID-19, inclusive businesses are leveraging their assets, capabilities, long-standing networks, and local knowledge and relationships to address the needs of those at the base of the pyramid.

This note outlines seven actions that inclusive businesses in emerging markets are adopting during the COVID-19 crisis to support their low-income and vulnerable suppliers, distributors, and customers. The companies featured here are primarily inclusive business clients of IFC. We present their actions in this EM Compass Note to show what other businesses might do or how they might adapt to better respond to the needs of the poor and vulnerable in the context of this pandemic.

ACTIONS

1 Reorient Community-based Staff and Grassroots Communication Methods

To counter the lower levels of product awareness and the resource constraints common in base-of-the-pyramid communities, inclusive businesses often develop “high-touch” methods to communicate value and build capacity. Their field staff and/or agents have extensive networks in the communities where they work, and they have built strong, long-standing relationships with small retailers, local leaders, and other stakeholders.

In response to COVID-19, some inclusive businesses are reorienting their field staff to deliver crucial health information and supplies to base-of-the-pyramid communities. These field personnel, who have been trained to follow all health protocols, include loan officers, agricultural extension workers, and sales staff. In addition to deploying their own staff to distribute information and supplies, some inclusive businesses are leveraging the small, local retailers in their distribution chains.

Inclusive businesses are also using grassroots channels to broadcast information on the dangers and symptoms of

COVID-19, handwashing instructions, and the requirements for social distancing. These channels include radio, television, signs at retailers and other high-traffic locations, telephone calls and texts, and direct engagement through socially distant, in-person interactions.

For which companies is this most relevant?

Inclusive businesses that have an on-the-ground presence and relationships within the community, including:

- Agribusinesses whose field staff and extension technicians advise and train small farmers
- Microfinance institutions whose officers serve clients in urban and rural areas
- Utility companies whose field staff facilitate connections and address community concerns
- Food and consumer goods companies whose field staff or distributors service small retailers

BOX 1 Gender-sensitive COVID-19 Prevention Campaigns

The differences between how men and women can be affected by infectious diseases should be taken into consideration when planning COVID-19 health and hygiene information campaigns. Past health emergencies have demonstrated that women’s traditional role as caregivers for sick family members often increases their exposure to infectious diseases. With regard to men, reports from many of the countries affected by COVID-19 indicate that men are more likely to die from the illness. Knowing how and why the exposure to and spread of COVID-19 differs between men and women is important so that each group receives gender-appropriate messages on outbreak control and prevention measures, and so that they understand how important these measures are for their households.^{4,5}

Inclusive Business Examples

JK Organisation is a group of companies that includes JK Paper, a paper and wood products manufacturer that purchases timber grown by small farmers in some of the poorest districts in India. JK Paper is repurposing its grassroots marketing and using its staff to deliver health and safety information to farmers and their communities via public address systems, and signs and pamphlets in prominent locations. The business group is also distributing hygiene products, including masks and sanitizers, and providing ambulance support for government hospitals.⁶

BRAC is a global microfinance NGO that has staff in 65 districts across Bangladesh, in areas ranging from urban slums to remote villages. In response to the threat of COVID-19, BRAC Bangladesh is leveraging its field staff of 100,000 to raise awareness about the virus and crucial hygiene measures, teach hand washing, and distribute printed information and hygiene products. The NGO is also playing COVID-19 prevention messages through loudspeakers on the roofs of moto-rickshaws.⁷ Through these efforts, in the first half of April 2020, BRAC reached 18 million program participants with crucial health information, distributed 1.2 million hygiene products, and delivered over 876,00 items of protective wear to community medical staff.⁸

Sarvajal, a water distribution company serving 600,000 people daily in 20 states in India, is using audio, video, posters, and other media in high-traffic areas of villages. Through these media, the company is educating people about COVID-19 risks, symptoms, what to do if symptoms arise, sanitation and hygiene protocols, and which government help lines to contact. In collaboration with its Piramal Foundation, Sarvajal staff are also calling their local operators to see how they are doing during the crisis and deploying them to work with village heads to spread awareness about the virus and teach health and sanitation protocols. In addition, company staff are drawing on their knowledge of local communities to identify the neediest households so that government funds are provided to them.⁹

DCM Shriram Limited, an Indian agribusiness and chemical manufacturing company, has set up COVID-19 ‘control rooms’ in collaboration with local government administrators. These are monitoring the health of migrant workers and their families in 50 villages that surround four of the company’s manufacturing plants and providing them with key information and sanitation kits. Through village-level workers, this effort has reached over 1,700 migrant workers and their families.¹⁰

2 Leverage Existing Tech-based Information Channels

Many inclusive businesses use technology platforms to support and engage with the base of the pyramid in their supply and distribution chains. In the agriculture sector, for example, data management and communications platforms are used to map farms, make online payments to farmers, manage farmer cooperatives, and accurately trace supply chains. Inclusive businesses can now leverage these platforms to distribute COVID-19 related health information.

For which companies is this most relevant?

Companies that use a technology platform to support their engagement with the base of the pyramid, including:

- E-logistics platforms that link together a network of low-income delivery drivers
- Agribusinesses that source from, or sell to smallholder farmers
- Food and consumer goods companies with a network of base-of-the-pyramid distributors and/or retailers
- Microfinance institutions and telecommunications providers

Inclusive Business Examples

Kobo360 is a logistics platform in Africa that matches cargo owners with drivers. Since the COVID-19 crisis began, throughout the day, Kobo360 uses mobile channels to text health and safety tips to its drivers, including those who are micro-entrepreneurs.¹¹

Cargill is a global commodity trader and processor that sources cocoa from smallholder farmers. In partnership with FarmForce, a cloud-based mobile platform, Cargill is now deploying its digital farming application to disseminate COVID-19 information to over 1,200 cooperatives and lead farmers in Côte d’Ivoire. This is raising awareness among farmers and communities about COVID-19 and educating people about hand-washing and social distancing.¹²

Olam International, a global agricultural supply chain integrator and commodity trader, is using its online platform to send information and advice on COVID-19 to smallholder farmers in its supply chain. It is also using the platform to facilitate online payments to farmers.¹³

3 Adopt Alternative Distribution Channels

As many retail outlets have closed due to the requirements for social distancing, inclusive businesses, like other businesses, are now ensuring continued access by offering their products and services online. To enable business-to-consumer deliveries, inclusive retailers are partnering with transportation companies that deliver goods via motorcycle and, in some cases, not charging for delivery. As distribution methods are adjusted, it is important that food and consumer goods companies consider the unique nutritional needs of women and children and adopt channels that will enable the continued delivery of nutritious foods.

Base-of-the-pyramid consumers may not be comfortable using e-commerce, or lack the necessary technology to do so, so many inclusive businesses are now taking orders and managing deliveries by telephone. Some are even financing

temporary Internet or mobile phone connections for consumers and providing the required equipment.

In the health sector, for example, some inclusive providers are setting up call centers that enable healthcare personnel and non-COVID-19 patients to connect via telephone, and in some cases, by video. Schools and universities educating lower-income and underserved students are also adjusting to deliver classes digitally. For students who lack access to a ‘smart’ phone, a computer, and/or the Internet, some inclusive educational institutions are now using more accessible channels such as radio, or they are lending students a smart phone or a computer, and partnering with a telecommunications provider to offer free telephone or Internet service.

For which companies is this most relevant?

Companies that traditionally have a physical presence when distributing essential goods and services, but can pivot to use “contactless” approaches for ordering and delivery, including:

- Food and consumer goods companies that target base-of-the-pyramid consumers
- Off-grid water and electricity companies that sell directly or through retail outlets
- Education companies that can pivot to use digital technology or other alternative delivery approaches to teach students
- Healthcare providers that can offer virtual patient consultations

Inclusive Business Examples

Ecofiltro is a water filter manufacturer in Guatemala. When its standard sales channels were suddenly cut off because COVID-19 forced them to close, the company launched an e-commerce site so that household customers could place orders online. The company then delivers orders via motorcycle. To make this possible, Ecofiltro is partnering with a transportation company that has a fleet of motorcycles whose drivers have been trained to meet government protocols for health and hygiene. In urban areas, Ecofiltro staff take orders online; in rural areas they take orders over the phone.¹⁴

Goodlife is a large pharmacy chain in Kenya with neighborhood stores in high-traffic locations that serve low- to lower-middle-income ‘emerging consumers.’ When the COVID-19 crisis started, Goodlife launched pharmacy-to-home deliveries so that its customers could continue getting their prescriptions and other healthcare products.¹⁵

salauno is an ophthalmology company that provides eyecare to underserved, low-income patients in Mexico. As a result of the COVID-19 crisis, salauno is accelerating efforts to provide telemedicine through video conference platforms such as Zoom

and WhatsApp, which enable its medical personnel to provide care to existing patients and consult with potential patients.¹⁶

Luminus Education provides vocational education in Jordan. After the crisis began, the company fast-tracked the setup of its learning management system so that courses could be delivered in a virtual format. By the end of March 2020, 85 percent of students were enrolled in virtual courses and 4,700 virtual classes had been held. Luminus established a call center for student technical support, and has provided a laptop, a Wi-Fi router, and Internet service to a selection of students who lacked digital access. Luminus shifted its student recruiting efforts to remotely-based approaches, including launching online recruitment campaigns and collaborating remotely with community-based organizations that can reach vulnerable youth, including refugees from Syria and Palestine. Luminus is also providing its most vulnerable students with food parcels.¹⁷

BOX 2 The Gender Digital Divide

It is critical that the pivot to digital delivery or payment solutions does not perpetuate or deepen the gaps between men and women that are due to women’s lower access to technology. In low- and middle-income countries, women are 20 percent less likely than men to own a smartphone and have access to mobile Internet.¹⁸ As a result of these gaps, women could be left out of COVID-19 support packages unless additional measures are put in place to increase women’s access. Solutions designed with a gender lens may include providing women with a mobile phone, subsidizing their mobile Internet connection, and providing them with digital literacy training.

4 Adjust Pricing and Payment Models

Inclusive businesses recognize that the limited incomes and uneven cash flows of their base-of-the-pyramid customers can prevent them from accessing the goods and services they need. As COVID-19 spurs lay-offs of low-wage workers and negatively impacts the livelihoods of micro-entrepreneurs, the challenges faced by those at the base of the pyramid are growing.

To encourage continuity of access, some inclusive businesses are adjusting their pricing and payment conditions and/or methods. This includes using financial technology (fintech) to facilitate ‘contactless’ money transfers and payments by their customers, retailers, and distributors and, in some cases, waiving fees for online or telephone orders and financial transactions. Some companies are also reducing the prices of certain products and

deferring monthly payments for financial products such as loans and insurance, and services such as water and power. Some of these responses have been spurred by a request or requirement from government; in other cases the adjustments are the company's initiative. Again, optimal solutions should consider the access of vulnerable populations—for example, the extent to which digital solutions are available to women, who are often the most numerous microfinance clients.

For which companies is this most relevant?

Companies that offer or finance 'high-ticket' items or ongoing services that are paid for in monthly installments, including:

- Financial service providers that offer microloans, insurance, and mortgages
- Telecommunications providers, financial services companies, and companies working with micro-distributors and retailers that can utilize fintech for 'contactless' transactions and payments
- Providers of ongoing services such as water, power, and telecommunications
- Health and education providers that offer services typically paid by the consumer

Inclusive Business Examples

BRAC (see above) is allowing its savings group members in Bangladesh to continue to receive cash stipends, and to withdraw funds from their group if they have a health emergency or face dire economic hardship.

Duoc UC provides higher education in Chile. As a result of the crisis, Duoc has been lending computers to students and faculty who need them so that they can participate in online learning. Students who cannot study remotely can apply for a pause in their studies, at no additional cost. Duoc is also allowing students who face financial hardship to defer tuition payments for two months and is not charging them interest or other fees. For students on a scholarship, Duoc will cover any costs associated with extending their studies.¹⁹

AB Bank Rwanda is a microfinance provider. As a result of the crisis, the bank is waiving transaction fees, including those for withdrawals, account notifications, fund transfers, and other services. The bank is also allowing customers who have problems repaying their loans to apply for simplified payment procedures through digital channels and/or to defer payment until businesses restart.²⁰

Clínicas del Azúcar is a diabetes care provider in Mexico. The company introduced an emergency payment policy allowing patients to defer payments, and it is providing discounts so that its services can continue to reach patients who need them the most.²¹

5 Adapt the Product or Service

To better meet the needs of poor and underserved customers during the crisis—and especially women—and to help the small farmers and micro-distributors/retailers in their value chains to continue operating, some inclusive businesses are modifying their product and service offerings. For example, they are processing products so that they have a longer shelf life, shifting their service from transporting people to transporting essential goods, and adjusting their technologies or products to utilize contactless approaches to paying for goods and services and making deliveries.

For which companies is this most relevant?

Companies that can quickly adjust their products or service to align with current needs, including:

- Companies that manufacture food and other essential consumer goods
- Companies that have low-income distributors or retailers in their sales chains
- Companies with technologies or distribution models that can support contactless transactions, including payment and delivery
- Financial services companies that can deploy short-term financing packages for households and micro-entrepreneurs
- Agribusinesses that source from, or sell to, a network of small farmers
- Educational institutions that can offer online and offline channels to deliver schooling to students' homes
- Healthcare providers that can deploy technology to offer patient consultations virtually and expand their services to meet additional patient needs (mental health services and COVID-related information)

Inclusive Business Examples

Dodla Dairy is a dairy company in India that sources from cooperatives of small farmers. With the onset of the crisis, demand for milk products declined and, as a result, Dodla's purchases from small dairy farmers declined, too. To help dairy farmers maintain their livelihoods, Dodla began purchasing some of farmers' excess milk and converting it into powder, and is doing this for other dairy companies too. This is creating continuity and stability in the dairy supply chain.²²

Clínicas del Azúcar (see above) set up a platform in response to the COVID-19 crisis that enables doctors and nurses to reach out to patients via telephone, and also conduct video consultations.²³ In addition, the company has expanded its 'tele-doc' psychological services to provide counselling for clients who are battling anxiety, loneliness, and depression.²⁴

Luminus Education (see above) surveyed students when the crisis began and found that most of them are using smart phones to access course content, and that connectivity is a barrier for many. As a result, the company has been issuing Internet bundles to students, is developing a mobile phone application, and is continuing to innovate in response to students' needs. Luminus is also surveying employers to understand how the crisis is impacting their staffing needs so that the company can revise its programs to make sure they align with employers' post-COVID-19 needs.²⁵

Al Amana is a microfinance institution in Morocco. Since COVID-19 began to spread, the company has been re-deploying its mobile banking units to deliver financial aid to low-income, rural communities—including people working in the informal sector and families that are part of Regime d'Assistance Medicale (RAMED), a public fund that pays for healthcare for the poor.²⁶

PickMe is a ride-hailing app in Sri Lanka with over 60 percent of its drivers operating motorized rickshaws. When COVID-19 became a threat, PickMe quickly shifted its services from ride-hailing to delivering essential goods such as groceries and liquid petroleum gas for cooking. Not only does this enable the company's drivers to continue earning a living, PickMe is providing a much-needed service for consumers. To safeguard the health and safety of both drivers and customers, the company has trained drivers on the requirements for social distancing and other illness-prevention measures. Within just a week of starting its new service, PickMe mobilized more than 2,000 drivers who have since made more than 130,128 deliveries.²⁷ Through PickMe's collaboration with local police stations, its drivers have been authorized to deliver emergency medical supplies during curfew hours. The company has also established an emergency hotline for hospital staff who need transportation to get to and from work.²⁸

SECO, Olam International's cotton business in Cote D'Ivoire is developing virtual training materials (audio and video) to reach and train its cotton smallholder farmers on anti-erosion measures. These techniques are especially important in this Covid-19 period, which coincides with the start of the cotton season. If properly implemented at the right time, the measures will increase yields at harvest.²⁹

IrisGuard is an iris-recognition solutions company and a leading supplier of iris biometric technology platforms for large-scale humanitarian efforts. To address the needs of forcibly displaced populations in refugee camps, the company has adapted its technology to enable refugees to make retail and banking transactions by using their iris for identification, rather than a fingerprint. IrisGuard has also added off-line functionality that enables its partners to provide mobile banking services at consumers' doorsteps. And by building

ATMs into vans, the company has enabled refugees to conduct financial transactions and receive their aid cash from government or humanitarian agencies.^{30,31}

6 Expand Benefits for Micro-Distributors and Retailers

For inclusive businesses, people at the base of the pyramid are not just customers, they are critical partners in the business value chain. For many companies, their networks of base-of-the-pyramid distributors and/or retailers—many of whom are women—deliver last-mile goods and services to underserved or remote areas. To help soften the income shock for their partners and ensure the capacity and resilience of their value chain, some inclusive businesses are reshaping their engagement. For example, they are ensuring that their base-of-the-pyramid partners get timely payments and that their health-related expenses are covered. Other approaches include ensuring cash flow by providing cash grants, affordable loans, or extending credit.³²

For which companies is this most relevant?

Companies with distribution and sales channels that comprise independent micro-distributors and retailers, including:

- Logistics platforms that work through micro-distributors
- Foods, consumer goods, and health-product companies that distribute through traditional retail outlets

Inclusive Business Examples

Koboz360 (see above) is now guaranteeing that drivers will get paid within five minutes of delivery.³³

Shadowfax, an Indian business-to-business last-mile delivery platform, is connecting companies in the food and consumer goods industries with micro-entrepreneur drivers who deliver to remote or underserved areas. Since the crisis began, Shadowfax has been providing drivers with health insurance worth up to Rs1 million (\$13,000). For any driver who tests positive for COVID-19, the company will provide Rs500 (\$6.50) per day for 10 days of isolation.³⁴

7 Target Donations to the Poorest and Most Vulnerable

Inclusive businesses, like other companies around the world, are responding to the crisis by supporting national and local governments, hospitals, nonprofits, and charities with monetary donations and/or medical supplies and personal protective equipment. As inclusive businesses are familiar with the challenges faced by those at the base of the pyramid, some are

specifically targeting poor and vulnerable populations with their donations. These businesses realize that those at the base of the pyramid are more than ever at risk or suffering from lower and uneven cash flows. The donations provided include money, health supplies, the businesses' products, and other goods.

BOX 3 What are the Biggest Needs at the Base of the Pyramid?

BRAC International (see above) recently conducted a survey in eight countries, which found that most households are experiencing a decline in income. The numbers were highest in Uganda and the Philippines, where 75 percent of those surveyed reported either no income or a significant drop in income. This was particularly true for farmers, casual workers, and small businesses.

These households indicated that if the pandemic continues, their biggest need will be food. To cope with the crisis, many households indicated they are already reducing how often and how much they eat.³⁵

For which companies is this most relevant?

Companies with customer record-keeping systems, the ability to collect information from the community, and/or an understanding of community needs based on their local presence, which enables them to identify and deploy resources for those most in need, including:

- Companies with networks of field staff who can work with local government leaders or NGOs to deploy resources
- Microfinance companies that can provide emergency loans or relief funds
- Food and water companies that can provide bottled water and nutritious food
- Consumer goods companies that provide health products, and pharmacies that provide basic medical and hygiene supplies

Inclusive Business Examples

BRAC Bangladesh (see above) is providing Tk150 million (\$1.77 million) in emergency food assistance funds for 100,000 low-income families living in urban and peri-urban slums, hard-to-reach rural areas, and in the communities surrounding the Rohingya refugee camps. Each family is receiving Tk1,500 (\$18) so that they can buy two-weeks' supply of essential food.³⁶

Grooming Centre is a microfinance institution in Nigeria. When the COVID-19 crisis began, the company teamed up with the Sesor Empowerment Foundation to provide internally displaced and economically disadvantaged women with grants

of ₦5,000 to ₦10,000 (\$13 to \$26) to offset the decline in earnings from their small shops. These grants are intended to provide enough funds so that recipients can stock up with 10 to 20 days' worth of crucial food.³⁷

DCM Shriram Limited (see above) has repurposed its manufacturing facilities to produce disinfectant, and its distilleries to produce hand sanitizer for local governments, hospitals, and community health centers. The company is also distributing masks, sanitizer, soap, and sanitization kits directly to villages in the areas around its plants in Gujarat, Rajasthan, and Uttar Pradesh.³⁸

Shadowfax (see above) is partnering with the charity GiveIndia to raise funds and deploy them to delivery drivers to meet their essential needs.³⁹ The partnership is also providing pro-bono delivery services of food, medicines, and other essential goods to areas with the greatest needs. These efforts have reached over one million people.⁴⁰

Conclusion

COVID-19's devastating and disproportionate impact on the base of the economic pyramid will require a sustained global effort. The rapid responses from the inclusive businesses highlighted here provide inspiring examples for other companies as they consider how to adapt and reorient their business models to assist the poor and vulnerable. IFC is committed to supporting inclusive businesses throughout this challenging time. It is crucial that we all strive to ensure that decades of critical gains in the fight against poverty will not be lost.

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Please see the following additional reports and EM Compass Notes about responses to COVID-19 and about reaching unserved and underserved populations in emerging markets: *What COVID-19 Means for Digital Infrastructure in Emerging Markets* (Note 83, May 2020); *Artificial Intelligence in the Power Sector* (Note 81, April 2020); *Accelerating Digital Connectivity Through Infrastructure Sharing* (Note 79, February 2020); *Creating Domestic Capital Markets in Developing Countries: Perspectives from Market Participants* (Note 77, January 2020); *Artificial Intelligence and 5G Mobile Technology Can Drive Investment Opportunities in Emerging Markets* (Note 76, December 2019); *Closing the SDG Financing Gap—Trends and Data* (Note 73, October 2019); *The Role of Artificial Intelligence in Supporting Development in Emerging Markets* (Note 69, July 2019).

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