

# Empowering women from rural communities to become entrepreneurs

In our Insights Series, TRANSFORM shares successes and learnings from our projects to:

- Help the SME and entrepreneur community gain knowledge and learn from our projects
- Showcase to funders what can be achieved through impact-led initiatives

## PROJECT AT A GLANCE:

### TRAINING WOMEN TO BRIDGE THE 'LAST MILE' DISTRIBUTION GAP IN ETHIOPIA

**Kidame Mart** is a social enterprise that trains and supports women in rural Ethiopia to become part of a network of entrepreneurs, selling FMCG products. The socially-beneficial products, like fortified foods or antibacterial soap, are sold door-to-door and in marketplaces.



## THE CHALLENGE

In rural Ethiopia, people often lack access to quality consumer goods due to an inadequate postal infrastructure and a shortage of distributors serving the last mile. At the same time, women living in these remote areas face a dearth of employment opportunities. Often, their family income is insufficient, but they have no means of supplementing it or attaining any kind of financial independence. Few women have bank accounts or access to formal capital, limiting their ability to start or grow a business.

## THE INNOVATION

Kidame Mart addresses both these challenges by creating women entrepreneurs who sell high quality FMCG products in rural communities. TRANSFORM supported Kidame Mart to develop a bespoke digital payment and credit app for these rural saleswomen – establishing credit histories for them and giving them access to finance.

To ensure the women have the right skills, TRANSFORM supported training on financial literacy and business management. The onset of the Covid-19 pandemic meant the social enterprise also added training in water, sanitation and hygiene practices, to help reduce the spread of the disease.



## Find out more

Collaboration is key to scaling impact enterprises. Learn more about the successful programmes that other enterprises and funders have delivered together. [Read more stories here.](#)

[www.TRANSFORM.global](http://www.TRANSFORM.global)



## THE IMPACT

Together with TRANSFORM, Kidame Mart has provided 3,000 women with financial and sales training, equipping them with the skills to scale their businesses. The collaboration has attracted additional funding from both public and private sectors, expanding support to over 7,000 women.

Additionally, through TRANSFORM, Kidame Mart has onboarded 2,500 monthly active users to its digital payment and credit app, enhancing access to financial services in rural Ethiopia.

## WHAT'S NEXT?

The Kidame Mart team are using the insights gained from a TRANSFORM evaluation of their work to guide their next steps. They've learnt so much from developing the app and remain focused on getting it into the hands of as many rural women as possible. Moreover, they are looking at alternative means of providing women with the cash they need to finance their businesses, such as trade advances on products or creating a pool of money from which the enterprise itself could disperse money.

## INSIGHTS:

### SUCCESSFULLY REACHING RURAL CONSUMERS THROUGH WOMEN'S EMPOWERMENT

#### 1. WORK WITH PARTNERS

**Seek out partners and create a spirit of teamwork.**

Social entrepreneurs face so many challenges and must constantly problem solve. Collaborating with partners who have different areas of expertise not only provides access to new ideas and useful networks – but also helps share the load of responsibility. As a case in point, working with TRANSFORM gave Kidame Mart access to consultants and organisations that provided business guidance it would never have otherwise accessed.



#### 2. TAKE TIME IDENTIFYING THE RIGHT PARTNERS

**Find a partner that understands your enterprise's target demographic.**

For Kidame Mart, a key benefit of the TRANSFORM partnership was that some members of the TRANSFORM team were based in Ethiopia and understood the local context. However, finding the right technical partner to develop the digital payment and credit app proved more difficult. Most app builders lacked the local knowledge and had no experience of working with rural women. Ultimately, Kidame Mart managed to find two technical partners who shared their social mission. They subsequently introduced an element of competition into the app's development by tasking both with piloting a technical solution. Kidame Mart then scaled the app that worked best for the audience group.





### 3. HAVE THE RIGHT TRANSLATOR AT ALL TIMES

**Don't let the nuances of feedback get lost in translation.**

Kidame Mart works with women who speak an array of languages. Moreover, they have all had different opportunities in terms of access to education, so have varying levels of literacy and numeracy skills. For this reason, the social enterprise always uses a local translator on-the-ground. Sometimes, this can be the local Unilever salesperson; other times, it hires a specialist translator for a particular dialect. The support of a native speaker is needed to capture detailed and culturally-contextualised feedback, ensuring projects develop in the most useful way for the local communities.



### 4. FOR TECHNOLOGY PROJECTS, SEEK OUT EARLY ADOPTERS

**To broaden access to tech, start with those already curious.**

After developing the digital payments and credit app, the Kidame Mart team thought all their saleswomen would be interested in using it. However, a lot of the women were fearful of loans and repayments. What's more, many didn't have access to a mobile phone. To resolve these issues, Kidame Mart identified small shop owners who already had smartphones and trained them on the platform. Other women could then go to these early adopters and go through them to use the app. In this way, they too could learn about using the tech and grow in confidence.

### 5. NEVER LOSE SIGHT OF THE END GOAL

**Patience and resilience are crucial for overcoming obstacles**

It takes stamina to set up and grow a social enterprise, but the key is never to lose sight of your mission. For Kidame Mart, the Covid-19 pandemic was just one of a series of wider challenges. In the last few years, Ethiopia has also been beset by violent internal conflict, drought and foreign currency shortages. This difficult context meant the Kidame Mart leadership couldn't improve the lives of rural women as quickly as they wanted. Instead of giving in to frustration, they remained agile and found new ways of meeting their objectives when circumstances put a stop to their original plans. For instance, when conflict made it too risky to manage inventory in 12 warehouses across the country from Addis Ababa, Kidame Mart partnered with third-party distributors to deliver products directly to the women, reducing the threat of logistical disruptions.



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TRANSFORM is an impact accelerator that unites corporates, donors, investors and academics to support visionary enterprises across Africa and Asia. Together, we test and scale new market-based solutions that build inclusive, sustainable economies, empower marginalised communities, and drive climate-resilient growth.

Combining grant funding, business insight and research, TRANSFORM is advancing the development of innovative business models to help solve global challenges. It was established in 2015 and is led by Unilever, the UK's Foreign, Commonwealth and Development Office, and EY.