The Win-Win Network of Micro-Entrepreneurs

Improving health and creating sustainable livelihoods in Myanmar

Context: Myanmar is one of the poorest countries in Asia and is ranked 145 out of 188 countries in the Human Development Index. Myanmar is currently experiencing a major transformation as a result of the government’s transition away from decades of military rule. Long-term chronic under-funding of the public sector has left Myanmar with one of the highest rates of out-of-pocket health expenditures in the world. This, coupled with a heavy burden of disease, and high maternal and child mortality rates, make the private sector an essential channel to deliver health services.

In this context, PSI/Myanmar, in partnership with Living Goods, launched the Win-Win Network of micro-entrepreneurs in April 2015 with our first site in Dedaye Township in the Ayeyarwady Region. The Win-Win network has grown steadily, to now include 250 active agents spread across four hubs in four townships, in Seik Phyu (Magway Region), Shwe Pyi Thar (Yangon Region), Thabelikkyin (Mandalay Region), Pekon (Shan State).

Model: Win-Win is a network of community based independent micro-entrepreneurs (88% women) who deliver health education and services and socially-impactful products in rural and peri-urban communities in five townships across Myanmar. Win-Win targets communities with high rates of informal settlements, low infrastructure and access to health services – which often correlates to a lack of economic opportunities.

Win-Win equips agents with the knowledge and capacity to deliver health education and services covering a wide range of relevant topics including nutrition, family planning, maternal and child health, TB and malaria. Non-communicable diseases such as hypertension will be introduced soon. Monthly training and individual performance coaching visits reinforce and refreshes knowledge and skills and enable the introduction of new topics over time. Win-Win agents work part-time, based on their own schedules and objectives.

In addition to the delivery of basic health services, they sell a range of products addressing various health needs (nutrition, fever, diarrhea, deworming, water purification, pregnancy tests, supplements, and contraception), as well as hygiene products for the whole family. Agents are supported with valuable business and marketing skills, and a ‘business-in-a-bag’ approach to encourage door-to-door sales. The basket of goods is dynamic and carefully designed to meet the communities’ needs. PSI/Myanmar acts as wholesaler to the entrepreneurs, retaining a small margin to cover the costs of recruiting, marketing, training, and managing the network.

The Win-Win network offers a high social return on investment. The model is building off PSI’s technical assistance partner Living Goods’ success in Uganda, where a rigorous independent, randomized control trial showed that the entrepreneurial model reduced under-5 mortality by 27%. Living Goods provides technical support to PSI/Myanmar for the design and implementation of this network with a manager placed with PSI/Myanmar, and their senior leadership’s in providing strategic direction to maximize the scale and impact of the initiative.

Active agents generate over $20 per month, most of which comes through sales, and which is particularly valuable to women who often juggle the competing demands of family, work, and household. An informal qualitative
survey of Win-Win’s agents suggests that the typical agent’s family revenue increases by 30% after joining, and agents report high levels of community recognition and enhanced social status.

**Focus on Sustainability:** Sales agents earn a margin on their sales. They do not receive any salaries. Each Win-Win hub generates revenues and surplus from the sale of products to agents, which helps minimize the operating costs of the project. We are currently recovering 50% of our total costs (including the cost of all commodities) and are expecting to raise this ratio to 60% in the next three years.  

**The Win-Win process:** A detailed agent screening and selection process combined with highly practical training are critical success factors that lead to rapid skill development and immediate income generation, as well as high levels of community acceptance. Agent selection follows consultation with the local community and an assessment of prior business skills, health experience, and interest in serving the community. Most of the agents have some prior selling experience and are ready to work three to four hours per day, each covering up to 100 households in their community.

They receive an initial training on health products, communication skills and practical business skills. Upon completion of the training, they are provided with a free ‘business starter kit’ comprising of a travel bag for door-to-door sales, a uniform, and a health guide book. Agents purchase an initial product basket that we compose with a wide range of products to encourage new agents to test the demand for each of them. We are constantly adjusting the product mix and prices to respond to local demand and changing market conditions. The agents receive monthly personalized coaching from our field staff. Most agents repurchase from the Win-Win hub office each month and the best performing agents are recognized and receive certificates at monthly reconciliation and coaching meetings.

Agents have also been trained to provide health education sessions, which enables us to deepen our impact by driving health behaviours in the community, as well as to increase our sales of related health products. They report to us every month on how many sessions they have provided and who attended them.

**Measuring progress:** PSI/Myanmar is employing quantitative and qualitative methods to measure Win-Win results and agent performance. Progress is measured in terms of health impact (measured through sales volumes of health products such as contraceptives, oral rehydration salts, zinc tablets, and water purification products), and sustainability (income generation and cost recovery for both the agents and the hub, and agent retention rates).

**Our growth plans:** From five hubs and 300 active agents today, our ambition is to grow to seven hubs and 700 agents by end 2020. As we grow, we are continuously seeking to increase our health impact while improving financial sustainability. We are currently exploring the possibility to invest in mobile technology to support and monitor the agents’ activities. We are also working on a concept of integration of Win-Win agents to the Universal Health Coverage pilot that PSI is conducting in partnership with the Myanmar Government of Health.