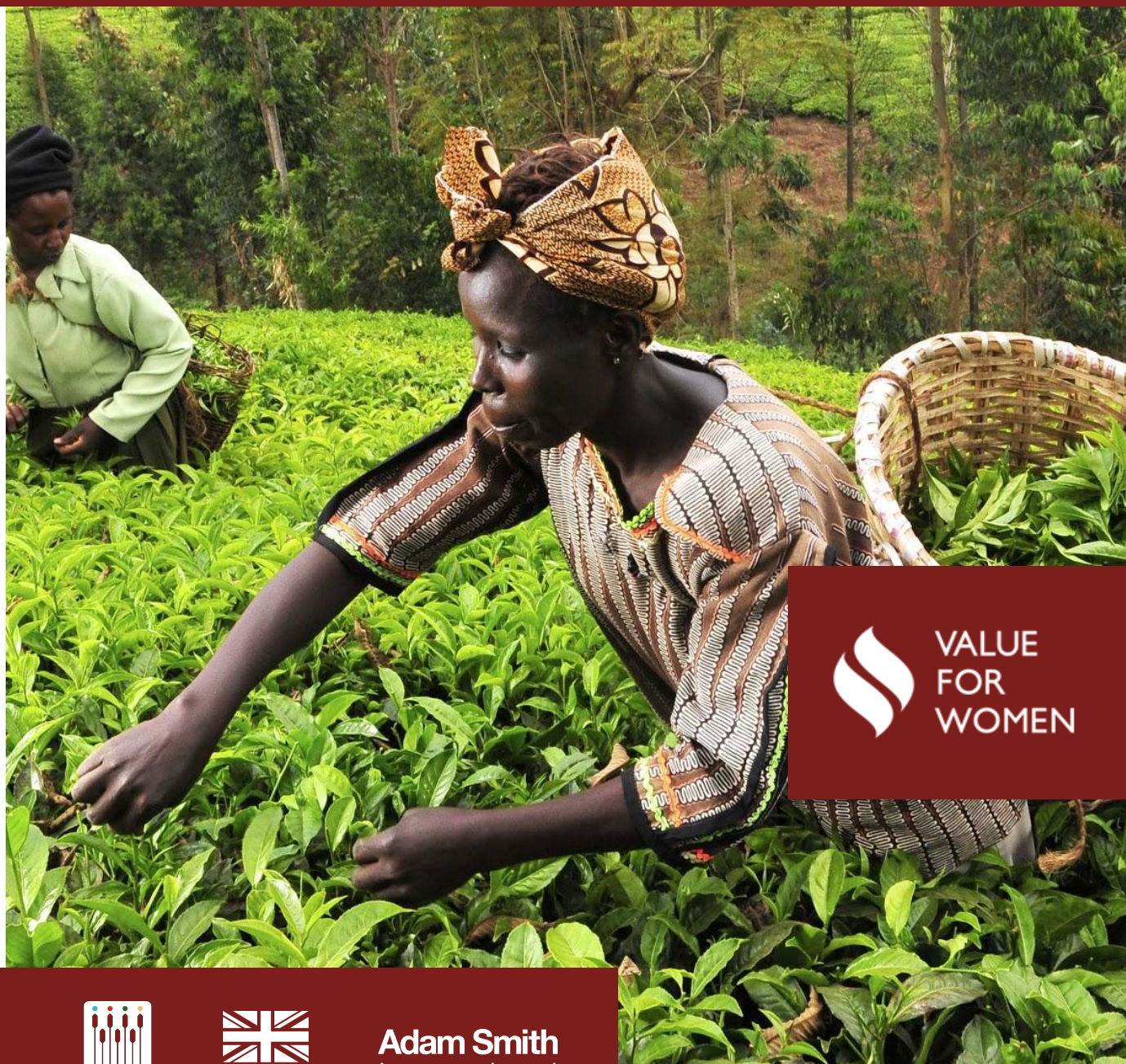


Innovations in Gender-Inclusive Climate-Smart Agriculture

Examples of good practices



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WOMEN



Adam Smith
International

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Please cite this publication as:

Value for Women. 2018. Innovations in Gender-Inclusive Climate-Smart Agriculture: Examples of good practices.

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Vuna is a regional Climate-Smart Agriculture Programme funded by the British government's Department for International Development (DFID), which financed this work as part of the United Kingdom's aid programme. However, all views and recommendations contained in this report are those of Value for Women, and DFID is not responsible for, or bound by, the recommendations made.

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Acronyms

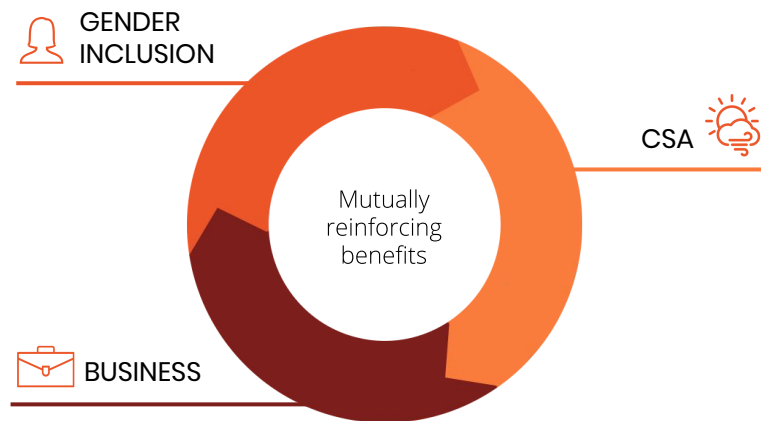
AWAB	African Women in Agribusiness
CSA	Climate-Smart Agriculture
CSO	Civil Society Organisation
CSR	Corporate Social Responsibility
DFID	Department for International Development (UK aid)
FISP	Farmer Input Subsidy Programme
GMT	Graça Machel Trust
NGO	Non-Governmental Organisation
POP	Power of the Purse
RC	Root Capital
SDGs	Sustainable Development Goals
SFC	Savannah Fruits Company
SGAB	Small and Growing Agribusiness
SHF	Smallholder Farmer
TBC	Total Bacterial Count
WAI	Women in Agriculture Initiative
WOCAN	Women Organizing for Change in Agriculture and Natural Resource Management

This Paper aims to provide tangible reference points for businesses interested in taking a gender-inclusive approach to their CSA work.

1. Introduction and Purpose

The purpose of this Innovations Paper is to identify examples of gender-inclusive climate-smart agriculture (CSA) being implemented by small and growing agribusinesses (SGABs) within East and Southern Africa, and beyond. This Paper complements Papers #1 (*Gender Inclusion for Climate-Smart Agribusinesses: A practical framework for integrating gender in climate-smart agriculture*) and #2 (*Influencing and Advocacy for Gender-Inclusive Climate-Smart Agriculture: A guide for small and growing agribusinesses*), and aims to provide tangible reference points for businesses interested in taking a gender-inclusive approach to their CSA work.

The examples showcased in this Paper are intended to inspire and support SGABs to adopt the gender-inclusive practices outlined in Papers #1 and #2. Recognising that gender, business, and CSA are mutually reinforcing, the examples presented below primarily focus on business-level impacts, rather than those at the producer or environmental level (i.e. profit rather than people or planet).



This Paper begins by defining and identifying “innovations”. Next, it presents a deep dive into the African Women in Agribusiness (AWAB) model and strategies, followed by a selection of shorter case studies external to the Vuna programme that demonstrate additional examples of good practice. It then discusses key challenges, lessons, and recommendations for SGABs interested in implementing gender-inclusive CSA practices, before offering a brief conclusion.

Defining “Innovations”

As identified in Papers #1 and #2 in this Series, the majority of CSA initiatives, gender-inclusive or otherwise, are grant-funded projects focusing on smallholder farmers (SHFs). Generally, they are implemented on a project basis by governmental and non-governmental organisations (NGOs), rather than by private-sector actors. However, consistent with the Vuna programme’s intention to contribute to an evidence base for private-sector CSA delivery models that are profitable, sustainable in economies of scale, and able to catalyse systemic change, this Innovations Paper will showcase examples of:

Donor/grant-funded gender-inclusive CSA practices that have potential to be adopted by SGABs

Private-sector-led CSA practices that could be made gender-inclusive

Gender-inclusive approaches applicable to agribusinesses

The examples presented here are illustrative and not meant to be exhaustive, and they may address one or more ways to adopt gender-inclusive CSA practices.

2. Gender-Inclusive Innovations in CSA

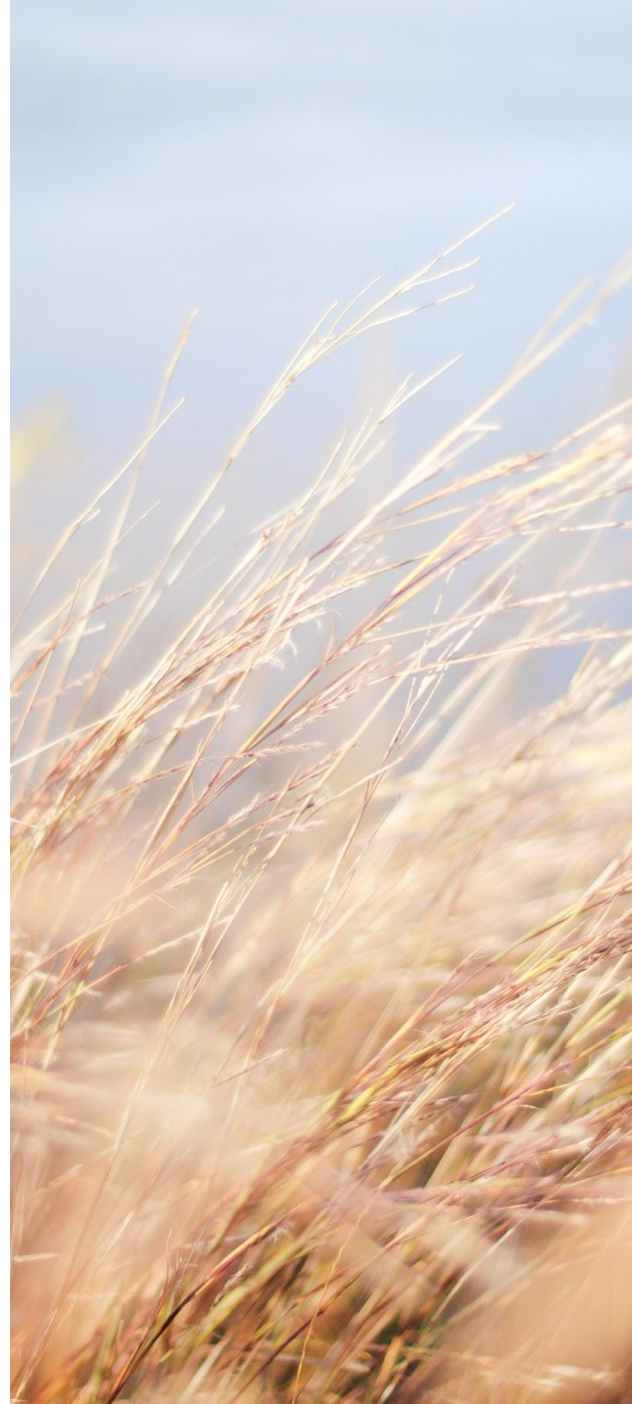
Research Methods

Following a comprehensive review of global literature and evidence on gender-inclusive CSA and private-sector models, including available Vuna project documentation, a short online survey was distributed to Vuna partners, followed by key informant interviews with relevant stakeholders from the Vuna-funded Climate-Smart Dairy Project implemented by Lilongwe Dairy and the Gender Transformative Regional Seed Systems Project implemented by AWAB Malawi in partnership with the Graça Machel Trust (GMT).¹

An In-depth Case Study of the African Women in Agribusiness Network Regional Seed Systems Model, Malawi

To draw out the business impacts of gender inclusion for SGABs, the deep-dive example below refers to the framework introduced in Paper #1—i.e. practices are presented according to areas of business operations (Supply, Primary Operations, Supporting Business Services, Marketing and Sales, and External Relationships); and intended impacts are described with the 'triple bottom line' of profit, people, and planet in mind.

¹ Due to time constraints and limited availability of relevant data at the business level, Value for Women was only able to conduct field research with two Vuna projects. The findings of this research are presented in depth in the following section, with an additional case study on Lilongwe Dairy discussed in Annex 1.



Background

African Women in Agribusiness is a network of organisations led by women from five African countries that promotes women's economic empowerment through more effective participation in commercial activities of agricultural value chains. In mid-2017, AWAB in Malawi and Zambia began piloting a new business model for transforming regional seed systems. As a grant recipient under the Vuna programme for scalable CSA approaches, AWAB's initiative involves strengthening community agricultural input systems for increased productivity in the context of climate change.

The project aims to enhance climate resilience in farming communities and the land itself, by improving the availability and adoption of climate resilient seeds. Building on experience with female seed entrepreneurs from its African Food Basket pilot project, AWAB's innovation model undertakes several key strategies to empower women and leverage their economic power across legume value chains in Malawi and Zambia, namely strengthening the seed systems through female seed entrepreneurs who work with smallholder outgrowers. The key competitive aspects of the AWAB members are their focus on legume seed, working with smallholder seed growers, processing seed close to the seed customers, and decentralised marketing support to farmer customers.

For years, women have been lending their seeds to agro-dealers on consignment and losing money due to dishonest practices. To solve the problem, AWAB came up with the idea to start their own agro-dealership shops in which ownership is shared by the agro-dealer (40%), the seed company (50%), and staff (10%). This way, dealers have a stake in the shops and "won't steal from themselves". According to AWAB Malawi's CEO, "Having a shared interest in the franchise like this is an incentive that motivates everyone."

In Malawi at least 70% of farm labour is done by women—and this figure is growing as more men move to the cities. Because of differences in education and job opportunities, naturally the young women are very available to work. So while AWAB targets 60% women outgrowers, my company is actually getting 80%. ... Female farmers will always want to join, especially when they perceive the nutritional impact and opportunity to increase food available to their families.

- Seed Company Owner, AWAB Malawi Board Member

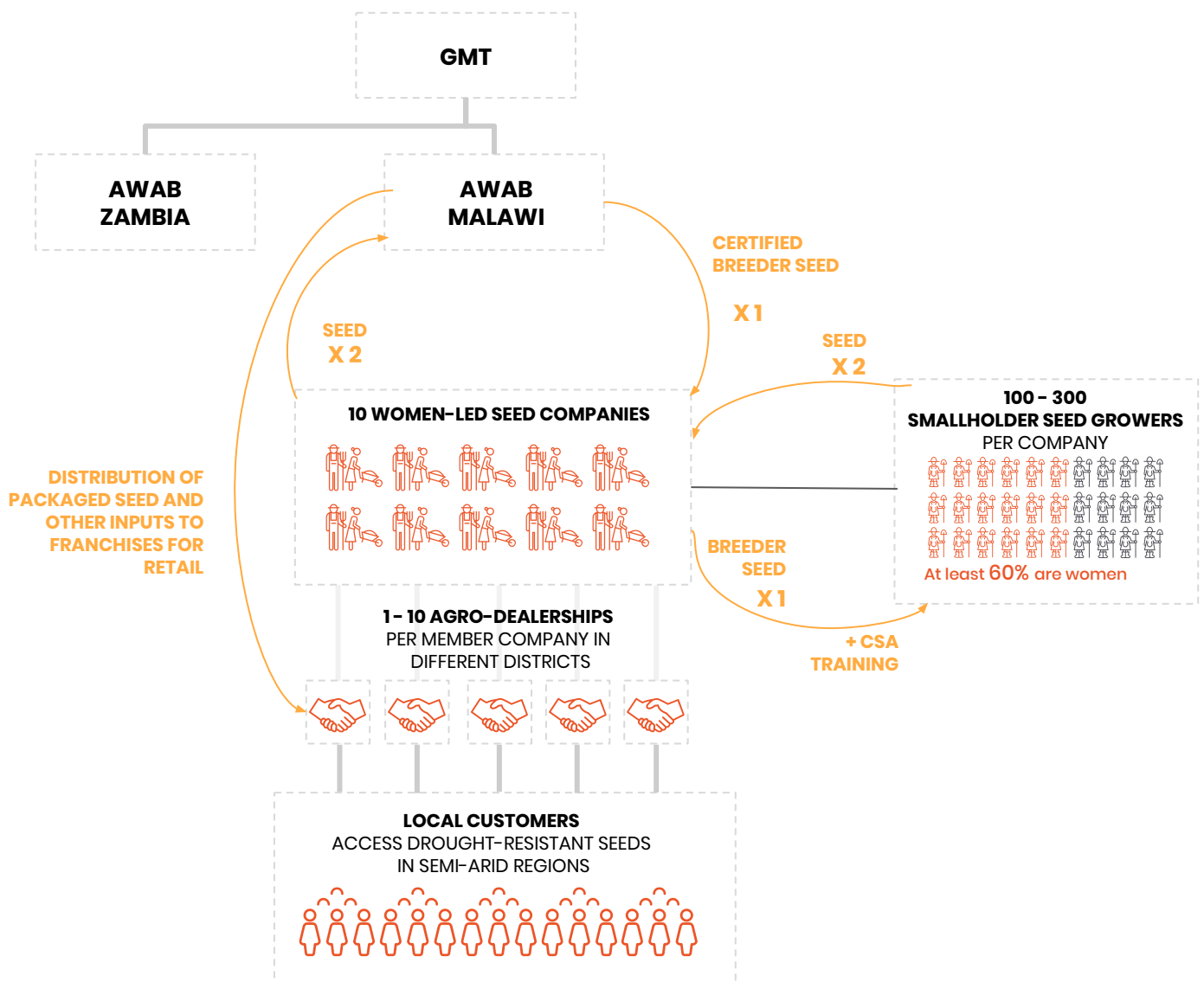


Description of the innovation

The project aimed to strengthen the seed system and expand access to certified seed through development of an inclusive agro-dealership franchise model, coordinated by a network of women-led companies, each engaging SHFs in drought-tolerant legume seed multiplication.

AWAB obtains high quality legume breeder seed, which 10 women-owned AWAB member companies "borrow" from the network. The multiplication comes through companies' commitment to repay twice the volume of seed borrowed, after their farmers' harvest. Through seed outgrower schemes that span the country, each company identifies lead farmers who model the practice of short-season cultivation of drought-tolerant soya, pigeon pea, groundnut, and other improved legume seeds. Each member company lends out seed to at least 100 farmers, with 60% or more contracted outgrowers being women. AWAB provides CSA training and seed inspection to ensure proper cultivation. While many smallholders previously planted low-yielding "recycled" seed that can be 5-25 years old, those using new, certified varieties bred for climate adaptation produce greater yields per hectare. Outgrowers are then able to return 200% to the seed companies as repayment of the loaned seed and sell back the rest for profit. The companies repay 200% of their respective borrowed volumes and sell their surplus seed to AWAB, which certifies and packages them. AWAB then sells and distributes these and other inputs to their own agro-dealerships for wholesale retail in underserved communities. Customers who once lacked access to new, improved varieties in semi-arid regions now source seed to grow nutritious, high-yielding legumes for consumption and sale.

The AWAB model for seed multiplication and agro-dealership: Focus on Malawi





The Case for Gender Inclusion in AWAB's Regional Seed Systems Project

We see real differences in productivity with the improved seeds. Normally each farmer can produce 800 kilograms of seed per hectare she cultivates, but last year ours averaged 1.5 metric tonnes—almost twice the yield! And this difference is transforming the lives of women and youth.

- Seed Company Owner, AWAB Malawi

Required investments

A number of resources were required to catalyse the initiative. Specific to the Malawi Chapter, AWAB formally registered as a private company comprised of the 10 women-led seed companies. The company then hired a CEO who is also the country coordinator of the project (with a counterpart in Zambia, both supported through the Vuna grant managed by GMT). The CEO is responsible for the primary business activities of AWAB, including coordinating the companies for aggregating seeds, sourcing goods and inputs in bulk for distribution to the agro-dealer franchises, and—as paid staff of the network—representing the seed companies' financial interests.

Impacts

Return on AWAB's investments cannot yet be measured.² However, there are early indicators suggesting that the gender-inclusive CSA innovations have been successful (see "Intended impacts" in the table below), as well as some emerging lessons on the model itself.

² Agro-dealer shops opened in December 2017, and seed was only just planted at the time of fieldwork for this case study in January 2018.

SUPPLY

<i>Type of gender-inclusive practice in CSA value chain</i>	Select women-led CSA crops or products.
<i>Description of strategy under the AWAB Model</i>	Capitalise on markets for drought-tolerant and/or short-season varieties of pigeon peas, cowpeas, soya, and sugar beans.
<i>Intended impacts: Profit, people, planet</i>	Improve profits, reduce rural poverty, and improve household health and nutrition through promoting legumes with high potential as food and nutrition security crops, income generators, and export commodities. ³
	Minimise the need for additional capacity building by focusing on crops women are already familiar with.
	Enhance ecosystem resilience as legumes prevent run-off and erosion.

Historically in Malawi, women are the custodians of legumes and the vast majority of groundnuts in Malawi are produced from seeds farm-saved by women. ... They already have that passion and confidence because they have been the ones in charge of cultivating crops like beans and peas. ... This is just the beginning; once women develop the appreciation for legumes' economic benefits, they can transfer that passion and entrepreneurial drive to other crops, even if they are completely illiterate.

- Seed Company Owner, Designer of AWAB African Food Basket Mode



³ See Vuna A015 Project Plan—Amendment 1 (Dec 2016): Gender-Transformative Regional Seed Systems.



The Case for Gender Inclusion in AWAB's Regional Seed Systems Project

SUPPLY

Type of gender-inclusive practice in CSA value chain

Engage/contract female outgrowers.

Description of strategy under the AWAB Model

AWAB stipulates member seed companies maintain at least 60% female outgrowers, with 20% youth (male or female young adults). The companies also expect at least 50% of farmer committees to be led by women.

Intended impacts: Profit, people, planet

Ensure large, secure supply base of female outgrowers.

Economically empower women, reducing pressure on men to be sole providers and increasing overall household incomes.

Alleviate dependency burden on families, especially female-headed households, by including youth.

If one farmer fails, we have built-in success because of our large farmer base. Our model helps us overcome the fragmented nature of smallholder farming and mitigate the challenges of a changing climate to still be able to reach economies of scale.

-Seed Company Owner, AWAB Malawi Board Member

The battles the young ones are fighting are the same as their mothers. Youth are also a gender-disadvantaged group. Targeting youth is actually a way of empowering women. It is women's responsibility to ensure their children are able to support themselves, but in Malawi there are so few jobs. So we are empowering women to create work for the young people in their communities.

- Seed Company Owner

SUPPLY

Type of gender-inclusive practice in CSA value chain Female agricultural extension officers and inspectors improve female smallholders' access to information and inputs for CSA practices.

Description of strategy under the AWAB Model AWAB employs a female extension worker; seed companies hire female or gender-sensitised extension officers and seed inspectors.

Intended impacts: Profit, people, planet Improve female SHFs' productivity by making access to extension services more accessible and relevant.

Household gender inequalities and gender-based violence can make reaching female farmers difficult. For example, some husbands do not allow their wives to join outgrower schemes if the extension workers are men. Having female extension agents can be an effective alternative in such situations, as men are more likely to approve and women will feel more at ease with female officers. Though it can be costly to hire women extension agents and relocate them to rural areas, the benefits far outweigh the costs.

- Seed Company Owner, AWAB Malawi

Training women [on short-season varieties and other resilience measures] makes business sense for all of us. Traditionally there is only one growing season in Malawi. If we get women to farm twice per year, their children are not doomed if one crop suffers. We can give out seed on loan twice, and we can buy back grain as well. They increase their incomes and we also increase our income.

- CEO, AWAB Malawi





The Case for Gender Inclusion in AWAB's Regional Seed Systems Project

BUSINESS OPERATIONS INCLUDING MARKETING & SALES

Type of gender-inclusive practice in CSA value chain

Build capacity of female entrepreneurs.

Description of strategy under the AWAB Model

In partnership with GMT, AWAB took seed company owners to Zambia and South Africa for "Women Creating Wealth" entrepreneurship trainings, expanding their capacity in business management and organisational development.

Intended impacts: Profit, people, planet

Expand business skills and social capital of member companies, contributing to greater production capacity and collective strength of the network as a whole.

Through this training programme, GMT is increasing our capacity [as AWAB members] to work things out for ourselves, so our companies don't have to have foreign aid dished on us. The value of the entrepreneurship training for me has been in identifying critical entrepreneurial success factors: seeking information, designing convincing but realistic plans, marketing, pitching ... and in recognising our shared interests as a network of businesswomen. ... There is now a young woman I am training to manage one of my agro-dealership shops.

- Seed Company Owner, AWAB Malawi

BUSINESS OPERATIONS INCLUDING MARKETING & SALES

Type of gender-inclusive practice in CSA value chain

Establish decentralised, inclusive models for distribution, aggregation, and other local activities.

Description of strategy under the AWAB Model

AWAB facilitates inclusive development and cooperation between communities and female entrepreneurs in its 50/40/10 agro-dealership model (where 50% belongs to the company, 40% to the agro-dealer, and 10% to the staff intended to be youth).

Under a unified AWAB brand, the Malawi network is establishing 10 franchises per seed company with the goal of having 100 agro-dealership hubs across the country.

Intended impacts: Profit, people, planet

Increase SHFs' access to certified seed, fertilisers, chemicals, and farm implements through community-based input hubs.

Motivate participating actors to promote the agro-dealership through co-ownership and transparency.

Increase reputational gains and establish brand equity of AWAB products through its multiple franchises.

Relationships on the ground are everything. The trust and information networks [the AWAB companies] have developed with our farmers sustain the market for us. Multinational seed companies can't compete with us because they are not in the communities. Based in the city, they will have higher unit costs and greater expenses with international staff. Most only have their varieties approved at the research level, but with AWAB, we are able to be more responsive to the local need. We see better germination rates because they are not stored in warehouses in Lilongwe.

-Seed Company Owner, AWAB Malawi Board Member





The Case for Gender Inclusion in AWAB's Regional Seed Systems Project

BUSINESS OPERATIONS INCLUDING MARKETING & SALES

Type of gender-inclusive practice in CSA value chain

Promote access to finance for women across the value chain.

Description of strategy under the AWAB Model

AWAB is developing strategies to secure credit for participating seed companies, including leveraging the GMT name to help establish a tripartite bank agreement that will underwrite the network in its early years of operation.

Intended impacts: Profit, people, planet

Increase reliability of output markets for producers by making buy-back capital readily available to seed companies.
Strengthen relationships between seed companies and SHF groups.



EXTERNAL RELATIONSHIPS

<i>Type of gender-inclusive practice in CSA value chain</i>	Build networks and linkages for women throughout the value chain.
<i>Description of strategy under the AWAB Model</i>	Female entrepreneurs from lead companies mentor younger companies through the AWAB network. Partnership with GMT links women to training opportunities and brings a strong gender equality focus.
<i>Intended impacts: Profit, people, planet</i>	Strengthen the effectiveness and productivity of member companies as well as the collective strength of the network as an enterprise.

Women have the potential to work on economies of scale when they work as a collective, learning from other marginalised groups who have made it possible. The space for interaction, for peer learning between emerging companies and more sophisticated companies, is one of the main values AWAB brings. Beyond a little grant money here and there, entrepreneurs can strategise together, meet regularly to share ideas, and challenge each other on breaking barriers in a male-dominated sector. ... At GMT we offer the ability for AWAB to leverage our name to access development cooperation or private commercial funding. Working in partnership lends credibility; these are the little nuances that people overlook.

- Programme Manager, Graça Machel Trust





The Case for Gender Inclusion in AWAB's Regional Seed Systems Project

EXTERNAL RELATIONSHIPS

Type of gender-inclusive practice in CSA value chain

Maximise public-private partnerships for the benefit of smallholders, chain actors, consumers, and the company itself.

Description of strategy under the AWAB Model

The Farmer Input Subsidy Programme (FISP) government voucher initiative puts climate-resilient seeds into the hands of more farmers, and stimulates viable markets in areas most agribusinesses don't reach.

Intended impacts: Profit, people, planet

Ensure that more products are available for the seed multiplication scheme.

Increase the volume of certified seed in use, enhancing environmental impacts and productivity, and reducing wastage and losses.

Create favourable advocacy conditions by building strong relationships and generating social capital with government agencies.

We position our shops in rural areas that are underserved, where people need products under the government subsidy programme. However, if we accept FISP coupons for our legume seeds, but customers still need to source FISP fertilisers and maize somewhere far away, it would make more sense for them to walk a long distance once and get everything. That's why we also like to choose suppliers that are part of FISP.

- CEO, AWAB Malawi

EXTERNAL RELATIONSHIPS

Type of gender-inclusive practice in CSA value chain

Empower female entrepreneurs with the necessary social capital and skills to navigate certifications, regulatory bodies, and research groups at the forefront of the CSA movement.

Description of strategy under the AWAB Model

AWAB links its companies to local universities and international research centres⁴ to ensure a ready stock of improved breeder seeds, and build demand for CSA products through the development of new uses for crops.

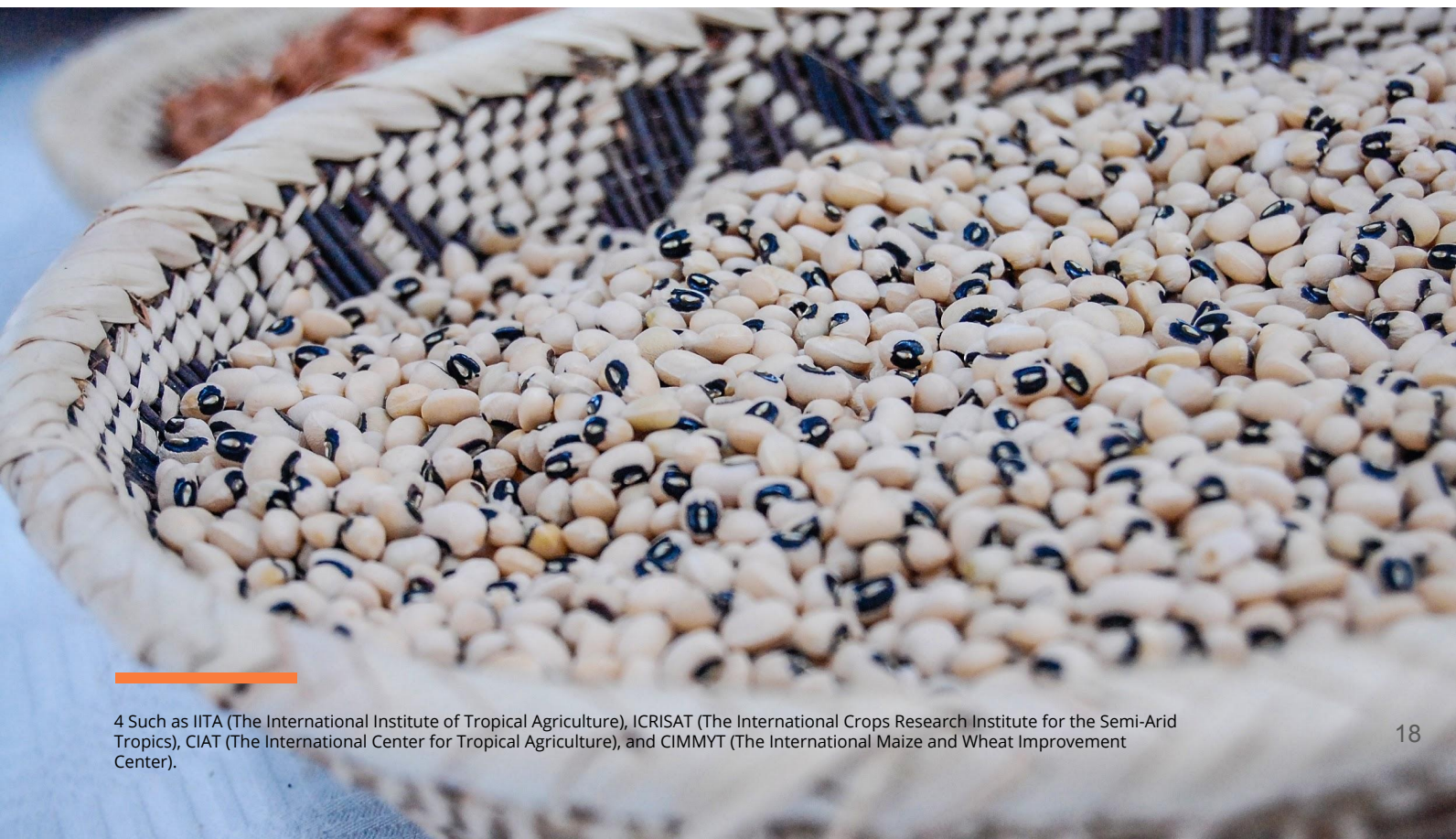
Intended impacts: Profit, people, planet

Increase production and availability of high quality climate-smart varieties for farmers and companies alike.

Improve access to new information and potential resources by, for example, organising field trials and inviting students who can support field testing and research.

To prevent the value chain from breaking down, we need to work with universities and those research groups to promote alternative uses for commodities that haven't caught on as much yet in our local markets, like cowpeas and some new varieties of maize. In addition to human consumption, I am engaging researchers in animal nutrition like fisheries and veterinary science to develop innovations in livestock feed. We have to get creative; like in Botswana they have more livestock than people, so there is good reason to invest in such partnerships.

- Seed Company Owner, AWAB Malawi



⁴ Such as IITA (The International Institute of Tropical Agriculture), ICRISAT (The International Crops Research Institute for the Semi-Arid Tropics), CIAT (The International Center for Tropical Agriculture), and CIMMYT (The International Maize and Wheat Improvement Center).

Lessons learnt

Discussions with key informants revealed the following learnings from this phase of activities.

1 AWAB is finding it difficult to ensure standardisation across each franchise, especially in the initial phase. An option is to have primary products remain the same and leave flexibility to offer other AWAB-approved commodities.

AWAB doesn't yet have capacity to ensure the agro-dealerships are uniform, or to secure enough of the various inputs. So far we were only able to distribute fertilisers, maize, chemicals, and inoculants. The franchisees want a lot more that we're not able to provide them with at the moment. And it's not fair for us to say, you can't sell these things. At the end of the month they're the ones paying overhead for their shops, so to restrict them from making money and expect them to be in business doesn't make sense.

- CEO, AWAB Malawi

2 Due to the seasonal and time-sensitive nature of the seed industry, one of the greatest risks to the success of AWAB's model is failing to secure immediate buy-back capital at the end of the season. While AWAB intends to secure revolving capital for member companies, the delay in securing this pool led some female entrepreneurs to recommend that financing options be written into project proposals for the first two years of implementation, until the network itself is able to secure sufficient capital.

If we lack timely financing to cover the smallholders for seed buy-back, they will sell out of contract to vendors, at exploitative prices. That hurts them and leaves us stranded. Perhaps most importantly, it damages AWAB's reputation if we lose their trust.

- Seed Company Owner, AWAB Malawi

3 A key obstacle for women in CSA value chains is accessing and leveraging market information. Women's participation in networks is a critical factor in linking regional agribusinesses to effectively meet market demands.

This climate situation can erode all the efforts Malawian people have made if we don't come up with a proper strategy. But a lot of farmers just lack information on markets for alternative crops ... and the women are worse off because there is no connection between the market and the women. If you look at the data for Africa, how much seed we are importing and how much we are utilising, you will be very, very shocked. But in this day and age, if we organised as women, we would produce the seed that is in demand and then service our own markets.

- Seed Company Owner, Designer of AWAB African Food Basket Model

Next steps

AWAB Malawi also plans to sustain its operations by offering microfinance loans to its member companies, and by moving beyond seed aggregation to grain aggregation, which could open doors to processing and other value-additive enterprises. In the future, franchisees will also pay a distribution fee to AWAB to own an agro-dealership.

With interest from the microfinancing, 100% "returns" on the seed we lend out to our companies, commission on the inputs we distribute, and the service fee for agro-dealerships—that is all income for AWAB. It's a private company, so as we increase our profits, people should be able to buy shares, too.

- CEO, AWAB Malawi

AWAB's sustainability plan includes continuing with the seed multiplication and agro-dealership expansion.

We don't see this as a project that will close out: it's a business model. The grant has helped us catalyse it, but we will continue. ... The whole principle is women-led enterprises on the front line targeting areas that are not served. ... Our member companies will continue to be women-led, targeting 60% female farmers, partnering with rural-based youth to manage the shops, and opening agro-dealerships in remote areas with limited access to CSA inputs and implements.

- CEO, AWAB Malawi



Summary of Some Additional Gender-Inclusive Innovations

The table below highlights a few examples of gender-inclusive innovations in CSA, which are described more fully in Annex 1.

<p>Root Capital and Savannah Fruits Company (SFC) - Empowering Women through Shea Butter Production in Ghana</p> <p><u>Key themes</u></p> <ul style="list-style-type: none"> ● Finance ● Value addition <p><u>Focus and aim of innovation</u></p> <ul style="list-style-type: none"> ● Root Capital loans to SFC enable the business to expand operations and eliminate bottlenecks in payments to producers ● Improve women's incomes and working conditions through shea butter processing at the village level; close gap between producers and international markets ● Reduce deforestation and desertification through promotion of shea nut cultivation and harvesting <p><u>Gender impacts</u></p> <ul style="list-style-type: none"> ● Increased employment and wages for rural shea nut producers and processors 	<p>Mercy Corps - The Power of the Purse (POP) in Uganda</p> <p><u>Key themes</u></p> <ul style="list-style-type: none"> ● Market-gap for women ● Extension services <p><u>Focus and aim of innovation</u></p> <ul style="list-style-type: none"> ● Pilot gender-inclusive business strategies that target the needs and desires of female consumers to a) improve women's access to and use of agricultural products and b) increase businesses' customer base and performance <p><u>Gender impacts</u></p> <ul style="list-style-type: none"> ● Increased product awareness and sales amongst female customers ● Improved customer loyalty 	<p>WOCAN W+™ Standard</p> <p><u>Key themes</u></p> <ul style="list-style-type: none"> ● Certification ● Revenue generation ● Standardisation and quantification of gender impacts <p><u>Focus and aim of innovation</u></p> <ul style="list-style-type: none"> ● W+ standard quantifies social and economic benefits for women ● Use of the Standard can produce "Credits" that can be sold, the revenue from which supports women's community groups <p><u>Gender impacts</u></p> <ul style="list-style-type: none"> ● Recognition of and investment in women's empowerment ● Businesses and investors have verifiable evidence of their positive impacts on women
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Key Lessons Learnt

The following lessons learnt are consolidated from the fuller case studies described in Annex 1, and from the literature reviewed.

- Private companies can build successful, mutually beneficial collaborations with women's and civil society organisations (CSOs).
- Credit is essential to enable companies to expand and scale activities, improving income-generating opportunities for local women and men (e.g. through value addition).
- Private companies can improve working conditions and benefits for female employees and suppliers by paying premium prices and facilitating access to markets; and providing training and facilities required for quality value-adding processes.
- SGABs have a unique opportunity to develop sustainable business models encompassing conservation, revenue generation, and social benefits.
- Female-orientated marketing and promotions must be delivered in tandem with information about product use and weather patterns to address broader market system constraints.
- Women's ability to pay for inputs is influenced by cultural issues affecting control and use of money, and so it is important to implement equitable payment structures and models, in addition to addressing price constraints (i.e. how and what they pay).
- Careful research is exhaustive and time intensive, but necessary to inform the development of female-orientated business strategies.
- In order to compete with multiple priorities, gender must be an intentional, deliberate focus of an intervention.



Key Lessons Learnt (continued)

- Women play an increasingly important role in income diversification as agricultural yields become more unpredictable, and so must be included in cooperatives and decision-making bodies.
- In general, CSA projects tend to be focused on small-scale absorptive activities rather than transformative capacities that can propel women as agents for change; adaptive activities must be contextually relevant to ensure sustainability.
- A “paradigm shift in development assistance” (Marquez, 2017)⁵ is required to develop new value chains and move beyond traditional programmes that focus on women’s inclusion in low-value activities.
- Women’s exclusion from certain roles is governed by traditional gender norms and can be overcome through careful and intentional planning.
- Opportunities to showcase women in non-traditional roles need to be created, and models of women mentoring and providing technical assistance to other women employed.
- Alternative forms of financing are required. With the current demand for climate-adaptive credit products limited, banks are not incentivised to provide them. Crowdfunding, especially for women-led enterprises, could help businesses adapt to climate change.
- Women can be powerful economic and social development agents when given access to resources and information. Creating entry points for women can strengthen value chains and help develop surrounding communities.
- Creating opportunities for women’s employment has a positive impact on business performance.

⁵ See Marquez, 2017 available online at: https://www.proadapt.org/Portals/16/Documents/GenderStudy_Final.pdf



3. Recommendations for Gender Inclusion in CSA Innovations

Based on the approaches outlined in Papers #1 and #2, and the examples presented in this Paper, the following high-level suggestions are intended to support the successful implementation of profitable, scalable, and sustainable gender-inclusive CSA practices for SGABs:

- Invest in the research and development process (as initiated in Papers #1 and #2) to ensure the strategies and practices adopted are those most relevant to the SGAB, helping to increase the chances of success and promote sustainability.
- Learn from others, either through exposure visits, networking, or desk research.
- Monitor and measure the impacts of gender-inclusive practices; employ appropriate tracking tools and methods; reflect on findings and adapt or iterate where needed; share data with others.
- Be intentional and committed to gender inclusion; allocate adequate resources.
- Seek gender expertise to help identify and mitigate for unintended negative impacts that risk undermining the effectiveness of company practices—for example, reinforcing gendered roles and beliefs about what women and men can and should do, or increasing women’s workloads.
- Be aware that gender dynamics are not fixed, and will need to be re-analysed at regular intervals. When women’s productivity and profitability increases, this can often attract more interest from men, creating the risk of male takeover. Gender-inclusive approaches, therefore, involve a greater level of sophistication than, for example, setting female participation targets, and actions to mitigate against male takeover should be built in by including them in awareness raising or alternative activities.
- Practices that take a more systemic and holistic approach to gender inclusion are more likely to be successful and sustainable; identify and engage with other ecosystem actors to build an enabling environment for gender-inclusive CSA.



4. Conclusion

This Series highlights the intersection of gender, CSA, and business, demonstrating how gender inclusion reinforces both business performance and climate resilience. It is imperative, therefore, that gender inclusion be considered when analysing business and climate risks, as it has demonstrable positive impacts on both. However, as described in Paper #2, SGABs operate within a broader ecosystem in which responsibility for piloting and scaling gender-inclusive CSA practices is shared between businesses, other actors, and stakeholders in the value chain and enabling environment.

The examples in this Paper highlight how access to finance—for both SHFs and SGABs—remains a key factor in facilitating participation in and removing bottlenecks in the value chain. Financial bodies, organisations, and models (including but not limited to banks, microfinance institutions, impact investors, and crowdfunding) are ideally placed to include gender in their processes, ensuring borrowers have a financial incentive to address gender inclusion as well as access to appropriate funding for gender inclusion strategies. Development finance plays a key role in de-risking private-sector investment and demonstrating the business case for gender-inclusive CSA.

For SGABs to adopt gender-inclusive CSA practices, they must buy into the *business case*, but as demonstrated by AWAB, profit is not the only motivation for SGABs. It is therefore important that SGABs identify gender inclusion strategies that are not only aligned with their business model, but also with the social and environmental impacts the business aims to have (if any). Establishing the link between profit and social and environmental benefits will drive investment in gender inclusion. SGABs can capitalise on existing opportunities for value addition, niche or premium products, and greater brand equity through various certification schemes that highlight elements of the triple bottom line.

While the projects described in this Paper have all received grant funding, they showcase a range of innovative collaborations across the private sector, civil society, and government. It is important to note that grant funding can be catalytic and is particularly needed to pilot activities and build the evidence base, especially in high-risk sectors such as agriculture in developing economies. However, given that grant funding is inherently limited in its scale and reach, and the vast majority of agricultural transactions and activities take place within the private sphere, the real challenge is whether private-sector actors can pick up the mantle to innovate, pilot, and scale gender-inclusive CSA.

Women in agricultural value chains want and deserve equitable treatment and inclusion, and have a huge economic contribution to make. Time and again, it has been demonstrated that women's inclusion in the workforce has multiplier effects on economic, social, and environmental outcomes and that gender equality is a fundamental prerequisite for successful development (see for example the UN Sustainable Development Goals [SDGs]). However, as this Series has identified, there is a need for business tools to both demonstrate the case for gender inclusion and support SGABs to adopt gender-inclusive practices, in order to contribute to the scalability and sustainability of gender-inclusive CSA. This Series has sought to demonstrate that including women in and applying a gender lens to agricultural value chains makes clear business sense. It is our sincere hope that readers feel inspired to use the tools and knowledge gained from this Series to take steps towards achieving gender-inclusive CSA for SGABs.



Annex 1: Examples of Innovations in Gender-Inclusive CSA





Case 1: WOCAN W+ Standard

The W+™ Standard is a unique certification label developed by WOCAN⁶ to endorse projects that create increased social and economic benefits for women participating in economic development or environment projects (such as renewable energy technologies, time and labour-saving devices, forest and agriculture activities, and employment opportunities). It measures effectiveness and progress on women's empowerment across six areas: Time, Income and Assets, Health, Leadership, Education and Knowledge, and Food Security. It produces quantified, verified units that contribute towards SDG or Corporate Social Responsibility (CSR) targets.

The W+ is an innovative framework that acknowledges, monetises, and rewards the largely unrecognised contributions made by women to sustainable environments and communities. When incorporated into project design and execution, the W+™ provides certification of measurable, verifiable benefits to women, resulting in marketable "W+™ Credits" that can be sold to corporate, institutional, or individual buyers. W+™ Credits represent the value of improvements in the lives of women, allowing buyers to make a quantifiable impact on the lives of women. From the sale of W+™ Credits, revenue is provided to community women's groups to use as they determine best, as is required by the Standard.

Companies or investors that buy W+™ Credits reap the benefits of empowering women without having to create and manage new programmes, thus saving businesses time and resources whilst building transparency and accountability. Companies can also use the W+ to certify their positive impacts on women in supply chains and CSR projects.



⁶ Women Organizing for Change in Agriculture and Natural Resource Management. See <http://www.wocan.org> for more information.

Case 2: Root Capital⁶ and Savannah Fruits Company – Empowering Women through Shea Butter Production in Ghana⁷



Background

Savannah Fruits Company (SFC) is a private exporter of Ghana shea butter. Founded in 2006, the company seeks to create more direct commercial links between village-level shea butter producers in Ghana and global cosmetic markets by training women's organisations on how to develop high quality butter. Credit from Root Capital allows SFC to purchase shea butter from its network of women.

Description of the innovation

Root Capital's trade finance loans remove cash flow barriers and enable SFC to source butter in larger volumes. This helps the business grow, incorporate more female suppliers, pay suppliers a premium over the market price, and ensure suppliers receive important benefits as employees, such as the use of a storage facility and training in quality control. Harvesting shea nuts prevents trees from being cut down for use as charcoal, thus slowing deforestation and desertification. Without access to trade finance, SFC would not be able to pay its suppliers in a timely manner, and the women's groups would likely resort to selling nuts for cash on the open market to meet immediate cash flow needs, but at much lower prices.

Impacts



In the year prior to its first loan from RC, SFC generated USD 82,000 in sales and purchased shea butter from village groups representing 300 women. The following year, with access to trade finance from RC, SFC's sales increased more than six fold.



Reduced deforestation.



Increased employment and wages for rural female shea nut producers and processors.



Well-performing SGABs strengthened and business performance improved.

⁶ Root Capital (RC) is a non-profit social investment fund that grows rural prosperity in poor, environmentally vulnerable places in Africa and Latin America by lending capital, delivering financial training, and strengthening market connections for small and growing agricultural businesses. Root Capital strives to have a positive social and environmental impact on rural businesses, families, and communities. In 2012, RC launched its Women in Agriculture initiative (WAI), with the aim of improving its product offering to women; better understanding the contribution of women to rural economies; and demonstrating the viability of lending to gender-inclusive businesses in the long term. See <https://www.rootcapital.org> for more information.

⁷ See <https://www.rootcapital.org/portfolio/stories/empowering-women-through-shea-butter-production-ghana>, <https://thegiin.org/research/profile/the-savannah-fruits-company>, and <https://www.savannahfruits.com/news.html>



Case 3: Mercy Corps – The Power of the Purse (POP) in Uganda⁹

Background

The Power of the Purse (POP) is an 18-month pilot implemented by Mercy Corps' Growth, Health, and Governance programme in Karamoja, Uganda, funded jointly by USAID and Act for Impact. POP's goal is to increase business investment in women and girls, thereby generating a win-win situation for businesses, their customers, and the communities they serve. The programme is based on the hypothesis that if business owners understand women's importance as consumers, they will invest in them as employees, sales agents, and entrepreneurs.

Description of the innovation

The approach identifies market actors with incentives to pursue a social impact, and promotes the collaboration with these stakeholders in the design and implementation of gender-inclusive business strategies to improve their business opportunities and performance.

The POP approach includes five phases:

1. Calculate women's spending power through a population-level survey.
2. Identify sectors where women have the most spending power and conduct research to deepen understanding of female consumer preferences and motivations.
3. Identify the gaps, lost profits, or areas where business offerings are absent or misaligned with female consumer needs and preferences.
4. Collaborate with interested businesses in the design and implementation of new gender-sensitive business strategies that better target the needs of female consumers.
5. Measure and assess impacts; learn; iterate and adapt practices.

Gender-inclusive strategies piloted included one-on-one coaching to more effectively target female customers; female-friendly messages and marketing materials; and training a female sales agent to target female clients with free farming advice and information on seed promotions at strategic times and locations. Additionally, promotions on short-cycle, drought-resistant seed aimed at women were trialled through discounts to address buyers' price sensitivity; giveaways of household items or school supplies to show customer appreciation and cement relationships; and a reward system to promote peer-to-peer advertising by female customers who receive incentives for bringing in a minimum of five new clients.

Impacts



Planet



Profit

Female-friendly promotions and marketing increased product awareness and resulted in hundreds of sales: 49% of customers reported that they would not have purchased seed without the promotional offering; 94% of customers appreciated the female-friendly marketing.



People

Promotions made customers feel more valued and improved loyalty.

⁹ See <https://www.mercycorps.org/research-resources/power-purse>

Case 4: Value for Women, Aspen Network of Development Entrepreneurs, and Walmart Foundation – Research and Tools for Gender Inclusion in Agribusinesses in Mexico

Background

Value for Women is leading a long-term, sector- and action-orientated research initiative in partnership with the Aspen Network of Development Entrepreneurs and the Walmart Foundation, along with 15 SGABs in Mexico. The purpose is to unlock new ways of thinking on how businesses can drive inclusion, and how the business case for inclusion can be made across agriculture value chains.

Description of the innovation

The initiative creates benchmarks for gender inclusion in agriculture value chains, and uses these benchmarks to influence gender inclusion practices by SGABs. A rapid Gender Gap Self-Assessment tool¹⁰ was designed and used to research where women are located in SGABs in Mexico. Deep-dive research based on an Agribusiness Diagnostic Toolkit has identified strategies and activities for inclusion that are being tested for their impact on business performance and efficiencies. At the time of writing, the research has uncovered significant opportunities for businesses to increase their impacts on women and on the productivity gap, by including women in knowledge management, leadership roles, and ownership of company processes.



10 See Value for Women's Gender Inclusion for Businesses in Agriculture: A Toolkit for Assessing Gender Gaps and Building the Business Case through Practical Strategies, 2017.

Case 5: MarViva Standard¹¹ – Sustainable Fishing Practices in Panama¹²



Background

MarViva is a regional non-profit organisation that promotes conservation and sustainable use of the marine and coastal ecosystem in the Eastern Tropical Pacific to support adaptation to climate change and improve resilience in the productive activities of fishermen, women, and community tourism micro-entrepreneurs. The project works with nine fishing cooperatives, four microenterprises, and regional actors to increase awareness about climate change impact and implement effective adaptation measures.

Description of the innovation

Key components of the project include:

1. **Sustainable fishing:** MarViva trains communities on climate change adaptation and sustainable fishing, and provides small grants to subsidise inputs to support sustainable fishing practices and climate change adaptation.
2. **MarViva Standard and sustainable sourcing:** Hotels, restaurants, and distributors (and their staff) are trained and certified by MarViva on how to identify, buy, and market sustainable seafood. Gender inclusion is addressed through ensuring women and men of all ranks and positions participate in the training.
3. **Sustainable tourism:** Supports the demand and supply of a new sustainable tourism market (whale watching, snorkeling, diving, among others); provides training and links tourism providers to finance; and works with tourism associations to develop promotional materials.

Impacts

Income diversification has improved:



Profit



People

Income from a restaurant run by nine women, supported by MarViva and other initiatives, now exceeds previous incomes from fishing.



Profit



People

Fishermen have successfully joined together in cooperatives to improve negotiating power with buyers, share information, and finance inputs.



Planet

Twenty-two boatmen have been trained in sustainable tourism practices, with 16 operating boats.

11 The MarViva activities were implemented with support from PROADAPT, a facility jointly funded by the Inter-American Development Bank and the Nordic Development Fund to pilot and support innovative business models aimed at building climate knowledge and resilience through a responsible private sector in the Latin America and Caribbean region. For more information, see <https://www.proadapt.org>.

12 Case study adapted from Marquez,2017 available online at: https://www.proadapt.org/Portals/16/Documents/GenderStudy_Final.pdf



Case 6: Lilongwe Dairy Ltd. (Vuna) – Increasing Climate Resilience through Livestock Development, Malawi¹³

Background

For Lilongwe Dairy, milk production is led by individual SHFs organised into bulking groups under a common producer association. Before the project, the company faced issues with milk volumes and quality at the farm level, worsened by climate shocks such as flooding and droughts, which reduced availability of livestock feeds. With support from Vuna, the company learned about and trained farmers on complementary CSA practices such as efficient water usage, manure management, agroforestry, and hydroponic fodder. The project also enabled Lilongwe Dairy to expand its capacity to test the milk quality of various bulking groups at the community level, with a goal to significantly reduce its total bacterial count (TBC).

Description of the innovation

Lilongwe Dairy collaborated with the Malawi Milk Producers Association, which targets single female households to provide loans for heifers, build smallholder capacity to adopt CSA practices, and improve farmers' hygiene practices in dairy production. The Dairy's lab technician joined with extension workers to support interested farmers in piloting new CSA practices at the farm level, with an aim to improve dairy production practices among women and men, enhance household resilience, and boost available resources for rearing heifers. The company realised that although female producers are relatively fewer, women may be more successfully repaying heifer loans and producing higher quality milk than men. This may be due to many women's careful attention to animal husbandry and hygiene practices, as well as their relatively low urban migration rates, which reduce the chances of changing location or abandoning the project.

Required investments

Investments included equipment and capacity building for milk quality testing, and training of full-time advisors in different regions to build farmers' capacity on complementary CSA practices and technologies to enhance smallholder resilience. SHFs were responsible for further investments to implement CSA practices and technologies at the individual level.

Impacts



Quality

TBC was 24 times lower than baseline levels; however, price premiums for quality still require that levels be three times lower than the latest results.



Resilience

Increased income for the most vulnerable households contributes to social and economic development of impoverished regions where producers live.



Profit

More reliable volumes due to improved resilience against climate shocks allowed the company to improve production planning and position itself as a more reliable supplier in the market.

Next steps

- The company has already recognised the benefits of engaging women in their supply chain and operations, and is seeing the value of investing further in practices that can promote resilience and inclusion among smallholders. Challenges remain in identifying funding sources for the continued growth of women's participation on the supply side.
- Lilongwe Dairy should continue consolidating its position in the market. Efforts to increase adoption of CSA practices and promote gender inclusion along the value chain are key to achieving increased resilience against climate shocks, growth in production capacity, and improvements in milk quality.