



## Gender-forward practises in agri-business **CASE STUDY 3**

December 2021

# SERVING WOMEN CUSTOMERS

**This thematic case study forms part of a series.** Over the course of 11 months in 2021-21, Value for Women engaged a number of Musika's private sector clients - businesses involved in the agricultural sector - with gender lens technical assistance. Musika is a Zambian non-profit company that works to stimulate private sector investment in smallholder agriculture markets. This case study series describes the strategies, impacts, and learnings that resulted from the technical assistance, with the purpose of facilitating greater ecosystem replication. We share a number of cost-effective entry points that can yield significant impact.

This particular case study focuses on **strategies for better serving women customers.**

## 1. The challenge

**Despite women constituting 53% the agricultural workforce in Zambia** and contributing to 58% of major household purchasing decisions,<sup>1</sup> **they tend to comprise the *minority* of agribusinesses' customers.** This is a significant missed opportunity for businesses.

**Moreover, treating women customers the same as men, rather than having a tailored approach, means women remain less valuable as customers.** For example, one agribusiness that sells agricultural equipment saw that women customers tended to access less valuable equipment. Yet research has shown that women farmers' productivity is likely to increase if they have similar access to inputs and support services as their male counterparts<sup>2</sup>; ultimately making them more valuable customers and a larger market share.

**The root of this challenge was that businesses did not know their women customers.** They were not aware of women's needs, preferences, farming priorities, nor the farming challenges they were facing. They were also **unaware of the challenges their women sales agents were facing as a result of being women.**

“[What] I found useful was the fact that we should identify women farmers, [and give] them the attention they need that would be helpful to encourage them for more farming. We had put them in one basket and ... treated them like men.”

## 2. The approach

### Assessing women customers' needs

**A first step in better reaching and serving women customers is to gain a better understanding of their needs and preferences.** The businesses utilised the following approaches (ordered from least to most resource-intensive):

- Development of customer personas specifically of women customers
- Internal focus group discussions
- Rapid-fire interviews with sales representatives
- Rapid-fire interviews with customers
- A customer needs assessment survey

“As we [move to identify markets through using] women as lead farmers, we have learned that there are more women engaged in farming than we anticipated.”

**Unearthing customer insights does not always require a significant cost,** and you may be able to make use of data that you already have. The most important thing is to leave your assumptions by the door; do not assume that you know the answers.

*For more information on these and other data collection tools, as well as the insights obtained through them, refer to Case Study 1: Sex-Disaggregated Data.*

**The needs assessment uncovered a variety of practical ways in which the agribusinesses could better serve women customers.** This included the products and services on offer, as well as the way in which they are offered to women customers. It also uncovered obstacles to women sales agents fulfilling their potential.

“What we have seen, ... it opened us up to have a flexible approach [when] targeting women customers, rather than generalising. If we want to capture more women, we have to come up with a different strategy that will encourage and attract women.”

“We've learned the challenges [women] are facing from production to storage to marketing. At every stage a woman has challenges compared to men. [This] opened our eyes to challenges and numbers.”

“Women are not free to speak, especially when they are with their husbands. They also have certain ideas they want to give but haven't been forthcoming due to these limitations”

### 3. The solutions

COVID-19 negatively impacted businesses’ ability to implement strategies relating to selling to women customers. As lockdown regulations fluctuated, momentum was lost on some strategies and many in-person strategies were rendered completely unsuitable. **Even in this extraordinarily challenging environment, impacts were seen.** Longer term, we anticipate these solutions to lead to additional impacts, including greater reach to women customers, improved farming practises by women farmers, and more valuable agricultural markets overall.

The following table provides examples of sales changes implemented and both resulting and expected impacts.<sup>3</sup>

| Challenges observed  | Solutions / changes implemented or to implement   | Achieved or expected impact <sup>4</sup>  |
|--|---|---|
| <b>Addressing women customers’ needs</b>   |   |   |
| Women customers expressed lacking exposure, technical skills, and confidence around using technical equipment. | <b>Technical training added to marketing and sales engagements with women customers.</b>  |  Increased number of women customers expressing <b>interest in purchasing more mechanised farming equipment.</b>  |
| Women lacked access to financing for more costly equipment.  | <b>Communications and advisory around financial solutions available to assist with purchases of costly equipment<sup>5</sup></b>  |  Women customers are <b>more likely to access financing</b> to purchase required inputs.   |
| Women expressed a desire for greater diversification in their farming and income-generating activities.        | <b>Offering products and services in a holistic way</b> to support farming diversification.<br><br><b>Communications around the bundling</b> of certain products or equipment for diversified and more productive farming.                                |  Women farmers have a greater understanding of the return on investment of certain (costly) products, and show <b>greater interest in purchasing</b> and using such products. |
| Women owned different types of animals and crops than men. <sup>6</sup>  | <b>Adding new products and services to their offering</b> that cover the different farming needs of women specifically (e.g., veterinary services for different types of livestock, simple blueprints to build basic infrastructure like a chicken coop). |  <b>Increased sales</b> to women customers.   |
| <b>Reaching women customers</b>  |   |   |
| Cultural norms were limiting women’s attendance of and engagement in mixed farmer groups.                      | <b>Establishment of women-only farmer groups</b>  |  Greater attendance and engagement of women farmers in farmer group meetings, and thus <b>increased reach of the company among women customers.</b>                           |

|   |  |  |
|---|--|--|
| <p>Overlapping and pressing demands on women's time made it less likely that they could attend events or meetings that served only one (lower priority) purpose.</p>                        | <p><b>Use of WhatsApp and Facebook groups to sell products</b></p> <p><b>Adapting sales and demonstration approaches to take place at events</b> that women farmers are likely to attend, such as savings group meetings, government shows, or market days.</p>  | <p> <b>Increased sales</b> to women customers.</p>   |
| <p>Women expressed a preference for receiving business service information directly via telephone (or WhatsApp), rather than via community leaders or lead farmers— who tend to be men.</p> | <p><b>Developing a database of farmers' contact information</b> and will seek funding for an expanded offering of online and call-in information services.</p>   | <p> <b>Increase in women's: access to business service information, engagement</b> with farmer group meetings and trainings; direct <b>feedback</b> to the agribusiness. Ultimately, increased <b>performance</b> of women's livestock businesses.</p> |
| <p>Limited access to (smart)phones among some women. Coupled with the aforementioned pressing demands on women's time.</p>  | <p><b>Increased focus on individual farm visits to existing customers</b>, sometimes coupled with <b>invitations to neighbours</b>.</p>  | <p> <b>Increased product and company awareness</b> among women customers, and increased and safe <b>reach to new customers</b> in previously unreached geographies.</p>  |
| <p>Women customers responded uniquely well to women sales agents, but the company had few women agents.</p>   | <p><b>Recruitment of women lead farmers as distributors/agents/local trainers.</b> These women farmers had good standing in their local communities and in some cases were onboarded as commission-based distributors and trainers to assist with expanding the companies' reach among their networks or into new geographies.</p> | <p> Increase of <b>product and company awareness</b> among women customers. Increased reach to <b>new customers</b> in hitherto unreached geographies.</p>   |
| <p><b>Supporting women sales agents</b></p>   |  |  |
| <p>Women sales staff reported mobility challenges due to not having motorcycle licences and that this limited their sales.</p>  | <p>New incentive scheme giving <b>bicycles</b> to top performing sales agents. Corporate support to women regional sales coordinators who do not have a motorcycle licence to obtain one.</p>  | <p> Increased percentage of women in the salesforce; <b>improved sales performance</b> of women agents; <b>increased reach</b> among women customers.</p>  |
| <p>Cultural and religious norms were an obstacle to potential women sales agents signing on.</p>  | <p><b>Involving women's families</b> in the communication approach around <b>recruiting women</b> as agents or lead farmers (ex. involving married women's husbands in initial onboarding).</p>  | <p> <b>Increased representation of women in the salesforce</b> (as agents or lead farmers).</p>  |

Legend:  Impact achieved  Impact expected

**“We saw an increase in women willing to go for mechanised farming. Their mindset has gone from manual farming to getting more information about equipment that could make farming easier.”**

“The strategy of identifying women and mapping where they are and empowering them to gather and call neighbouring women will be most impactful. They can explain the benefits to their friends and neighbours. We can identify a vibrant and influential woman farmer and use them maybe as a distributor, and use their space as a demonstration site, then they educate their fellow women and show them how they can benefit.”

“[W]hen we include more women ... as distributors and consumers ... that is also going to help company performance [as] women are likely to bring more of their fellow women and more of other farmers on board.”

## 4. Recommendations to get started

### For agribusinesses

**The absolute starting point for all strategies is a better understanding of women customers.** Sex-dissaggregated data collection and analysis is therefore a necessary first step. See *Case Study 1: Sex-Disaggregated Data*.

**When deciding on your strategies to respond to and reach women customers and support women sales agents, consider the time and resources you have.** While some of the solutions require solid investments (such as changing sales strategies or a campaign to recruit new lead farmers), many of the solutions relate to the way products are framed and communicated. This requires relatively little investment from companies, primarily just an understanding of how their customers think. Being very deliberate about **communications approaches can be a relatively low-barrier high-impact strategy.**

Finally, remember to also focus on the needs and challenges of the women in your salesforce. **Women sales agents and distributors can be a key strategy for reaching more women customers,** as they are more likely to understand women customers' needs and are better able to reach spaces that are considered safe spaces for women. **Support women sales agents** by doing the following:

- Keep sales territories to a size where agents can move around within regular working hours;
- Provide training on how to sell in group settings and at strategic (safe) locations;
- Provide training on digital sales tools and encourage their use;
- Provide stipends for sales-related costs (e.g., transportation, demonstration kits, airtime); and
- Adapt recruitment and training with cultural and religious norms in mind.

### For ecosystem actors & business development service providers

**Publicise success stories and good practises serving women customers,** so that the wider network can be educated on the available strategies and inspired to action.

**Consider facilitating training for your network/cohort on common challenges or strategies,** such as support to women sales agents or communications approaches.

## Background: Gender-forward practises in agribusiness

Value for Women defines gender-forward business practises as ones that:

- 1) Intentionally seek to rectify gender inequalities by providing **products** and services that close gender gaps or meet the needs of women and/or girls;
- 2) Support gender diversity through internal policies and practises in the **workforce**; or
- 3) Strengthen inclusion and diversity across the **value chain**.



**Gender-forward agribusiness practises are good for both socioeconomic development and business.** Specifically, gender equality (SDG 5) is a prerequisite for sustainable development, and it is mutually reinforcing with increased food security (SDG 2).<sup>7</sup> Additionally, gender-forward businesses are likely to have higher financial performance than the median and greater capacity for innovation.<sup>8</sup> They also have expanded market reach by focusing on both women and men.

**In Zambia, women are estimated to make up 53% of the agricultural workforce<sup>8</sup> yet their yield lags behind that of men,** as their businesses are more likely to be informal, and using less efficient and low-value activities.<sup>9</sup> However, research has shown that **women producers would be just as efficient as their men counterparts if they had equal access to productive assets, inputs, and hired labour. Their productivity could**

**increase even further with access to services specifically catering to gendered differences.<sup>10</sup>**

In this light, **Musika**, a Zambian non-profit company that works to stimulate private sector investment in smallholder agricultural markets, partnered with Value for Women to provide gender inclusion technical assistance to four agricultural businesses in the country. Musika aims to reduce poverty in the rural households of Zambia and ensure that both women and men equitably participate in and benefit from the development of the agricultural market; they recognise that women's empowerment is core to this.

**Authors:** Renée Hunter & Yvonne Krywyj, Value for Women  
**Image credits:** Feed the Future on Flickr

## Endnotes

- 1) FAO (2018). [National gender profile of agriculture and rural livelihoods](#).
- 2) Value for Women (2018). [Gender inclusion for climate-smart agribusiness](#).
- 3) Bear in mind that these insights are, by design, context- and company-specific, and cannot necessarily be generalised to other organisations. While reading these insights can trigger similar understandings for other organisations, and might serve as inspiration, we highly recommend that each organisation interested in similar strategies design and implement their own data collection strategy. The starting point for a data-driven approach should be the absence of preconceived notions and assumptions.
- 4) Where organisations have implemented and measured change, the impact is given— for others, the expected impact is described.
- 5) Do bear in mind that the access to finance gap is not simply a matter of awareness or willingness, and is underpinned by various interdependent factors including cultural norms, limited access to resources and collateral, and access to insufficient farming income. These challenges will not be solved by simply communicating to women about the available solutions. However, companies did identify that there were quite substantial numbers of women customers that simply weren't aware of the options available, and to reach those, simply adapting the communications approach can make a difference already.
- 6) Interestingly, the differences in actual farming activities between women and men were less pronounced for the agribusinesses in this project than had initially been expected. The differences really came forward in the challenges faced in *accessing* and *using* the products and services on offer, rather than strong differences in needs. This can however not be taken as representative of the market for all agribusinesses, and each business is encouraged to engage in gendered market research to uncover any relevant gendered differences for their own market.
- 7) Care International (2020). [Gender equality and women's empowerment in the context of food security and nutrition](#).
- 8) FAO (2018). [National gender profile of agriculture and rural livelihoods](#).
- 9) World Bank (2018). [World Bank Databank](#).
- 10) Value for Women (2018). [Gender inclusion for climate-smart agribusiness](#).