

Delivering Women's Economic Empowerment through Agribusiness Partnerships: Lessons from CASA

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The Commercial Agriculture for Smallholders and Agribusiness (CASA) Programme aims to drive global investment for inclusive climate-resilient agri-food systems that increase the income of smallholder farmers.

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ACRONYMS

CASA	Commercial Agriculture for Smallholders and Agribusiness
CCE	Climate Change and Environment
CAHW	Community Animal Health Workers
DFI	Development Finance Institutions
FCDO	Foreign, Commonwealth and Development Office
FGD	Focus Group Discussion
GAAP2	Gender, Agriculture and Assets Project
GESI	Gender Equality and Social Inclusion
GRD	Gender Responsive Diagnostic
IBP	Inclusive Business Plan
IFAD	International Fund for Agricultural Development
INGO	International Non-government Organisation
KII	Key Informant Interview
MEL	Monitoring, Evaluation and Learning
PPG	Pig Producer Group
PRG	Programme Reference Group
ROI	Return on Investment
SHF	Smallholder Farmer
SME	Small and Medium Enterprise
TAF	Technical Assistance Facility
USD	United States Dollar
VSLA	Village Savings and Loan Association
WEAI	Women's Empowerment in Agriculture Index
WEE	Women's Economic Empowerment
WOW	Work and Opportunities for Women (FCDO programme)

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Who Should Read This Learning Paper and Why

Donors and investors	Implementation practitioners	Agribusiness leaders
<p>For insights on:</p> <ul style="list-style-type: none"> • Pathways to delivering women's economic empowerment through agribusiness programmes and investments • Real-world agribusiness case studies highlighting the possibilities of success • How to monitor the impact agribusiness partnerships have on WEE and considerations for targets and relevant indicators 	<p>For insights on:</p> <ul style="list-style-type: none"> • How to embed WEE within the design of agribusiness partnerships including gender assessment tools • Example business cases which can help to engage businesses in sustainable gender initiatives 	<p>For insights on:</p> <ul style="list-style-type: none"> • The commercial benefits of integrating gender activities into inclusive business models • Examples of agribusinesses who are successfully integrating gender activities

EXECUTIVE SUMMARY

Women's Economic Empowerment (WEE) and Gender Equality and Social Inclusion (GESI) are first and foremost basic human rights. They are also essential for development, economic growth, and smart business strategy¹. Based on the normative and instrumental imperative for addressing WEE and GESI, FCDO supports many programmes on WEE, including in agriculture. The Commercial Agriculture for Smallholders and Agribusiness (CASA) Programme, funded by FCDO since 2019, supports agribusinesses with smallholder supply chains to grow and attract investment for high development impact. CASA aims to build inclusive, climate-resilient agri-food systems, increase smallholder farmer incomes, strengthen smallholder and agribusiness adaptation and resilience to climate change, and improve smallholder food and nutrition security.

CASA has two implementation components. Component A works through a Market Systems Development (MSD) approach in Ethiopia, Malawi, Nepal and Rwanda, selecting specific value chains in which to work in

each country. CASA Technical Assistance Facility (TAF) supports agribusinesses that have received investment from Development Finance Institutions (DFIs) and impact investors, or have been identified by FCDO Posts to ensure that investments generate impact for smallholder farmers through inclusive business strategies and shared value models. Across all its work on both components, CASA has a mandate to mainstream WEE.

CASA defines women's economic empowerment according to four central levers: 1) inclusion, 2) access, 3) agency, and 4) transformation. CASA's focus on WEE means activating the four levers, aiming for women and other excluded groups to have access to productive resources and economic opportunities as well as the power and agency to make decisions, have control over incomes, resources, and profits, and benefit from economic activities. Whilst CASA's focus has mainly been on inclusion and access, the programme has produced results and learnings across all four levers.



Women workers at the Satya Herbs factory in Nepal processing cypress wood (dhupi) for market (See case study.)

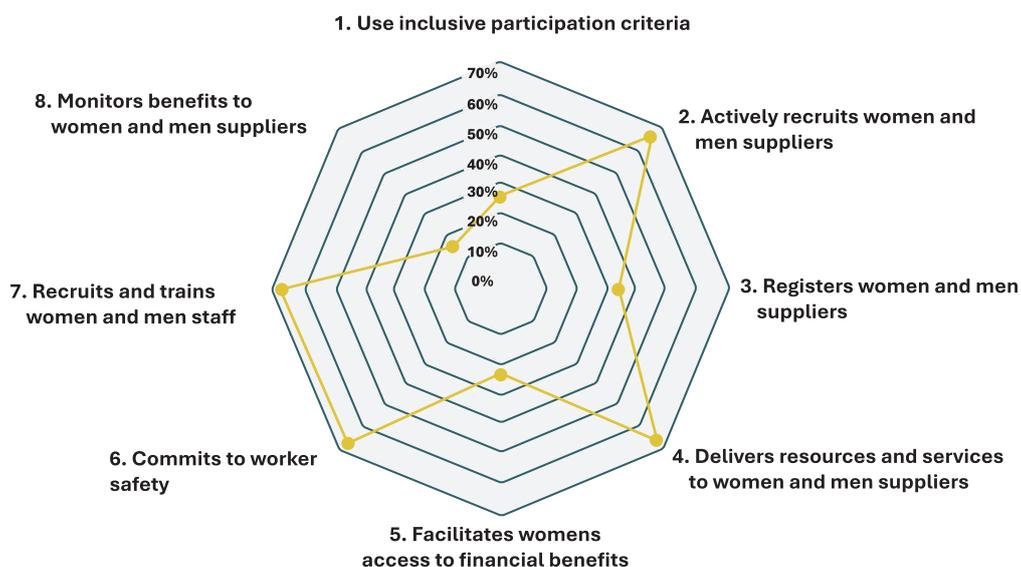
1. Tyson, L. and Klugman J. (2016) [First Report for the UN High Level Panel for Women's Economic Empowerment](#).

Embedding WEE within Agribusiness Partnerships

CASA has identified areas where WEE initiatives can be complementary to business needs and goals, embedding these within agribusiness partnerships. Five factors have been key in achieving this:

- Replicable tools to assess company baseline and context:** Adopting tools that allow an assessment of where the business is starting in regard to gender. Generally, agribusinesses across the CASA portfolio fall into one of three categories: 1) Gender inclusive businesses already working with women; 2) Businesses that start to see the value of including women and are open to additional guidance; and 3) Companies with no baseline interest in gender elements of business. Meeting businesses where they are and building on existing practice is essential.
- Leading with the business case:** It is imperative to lead with the business case, focusing on aligning gender strategies with tangible business opportunities and incentives. Based on context (country, commodity, company), not all businesses will be able to hit all levers of WEE.
- Engaging the correct company personnel:** It is essential to engage the correct individuals within the company: those with decision-making power, influence, and with a clear understanding of company operations and priorities. Regular interaction and reflection on what works and what needs improving is essential to promoting company buy-in.
- Starting small through practical pilot initiatives:** Pilots that are cost-shared and de-risked by the development partner, focus on building internal capacity and ensuring that gender strategies are aligned with core business incentives, fostering ownership and a pathway to scale. Results from small pilots can enable data collection to demonstrate a business case, enabling integration in business operations, ownership, and scaling
- Co-creating gender indicators:** Work with businesses to co-create and customise gender indicators and targets that take into account their context, align with their specific objectives and operational realities to monitor the outcomes of gender initiatives on business performance (see donor recommendations below).

See Chapters 2 and 3 of the main learning paper for further insights and case study examples on embedding WEE within programmes and agribusiness partnerships.



Example Gender-Responsive Business Practices (GRBP) analysis

Incentives for Agribusiness to Engage in WEE Initiatives

A common and significant challenge across all agribusinesses is the lack of data on women's roles in the supply chain. The lack of disaggregated data prevents a deep understanding of the role of women in the supply chain (often critical) and therefore makes it challenging to develop a solid business case for investing in WEE activities. This common challenge frames the role of development programmes as two-fold: Firstly, where a lack of data prevents concrete ROI projections, to support de-risking investment in WEE activities

through the co-financing of pilots which can also fill the evidence gap on commercial ROI; Secondly, to build the capacity of the business to collect and analyse gender-disaggregated data on its supply chain to gain insights into the production that is essential to its business model. Evidence of agribusiness incentives for WEE action emerging across the CASA portfolio are presented below and are being tested by portfolio companies across CASA.

Stage of value chain	Business case
Production	<ul style="list-style-type: none"> • Women can help to meet volume targets (e.g., for processing plant utilisation or efficient logistics) – women can achieve equal or higher yields compared to men (e.g., women tend to follow protocols more closely) • Women repay better (e.g., higher repayment rate on advanced inputs) • Women already traditionally grow the crop, which can be commercialised • Women farming groups are more reliable due to better capacities and sustained relationships with companies
Harvesting	<ul style="list-style-type: none"> • Women are more careful, e.g., more women in quality control positions
Processing	<ul style="list-style-type: none"> • Women are better at sorting; women adhere to product quality standards
Marketing	<ul style="list-style-type: none"> • Women's inclusion is required for certifications to reach high value markets
Distribution - input sales	<ul style="list-style-type: none"> • Women make up 50% of the market; need to be targeted alongside men to maximise sales • Women as commercial agents to promote agro-products
Finance	<ul style="list-style-type: none"> • Women's inclusion may open up financing opportunities for the agribusiness

See Chapter 3 of the learning paper for further insights and case study examples on the incentives for agribusinesses to adopt gender initiatives.

CASA's Achievements across WEE Levers

Inclusion: To remove barriers and enhance incentives to increase individuals' or groups' access to agribusiness opportunities and benefits

As of March 2025, Component A has supported 380,907 smallholder farmers, 54% of whom have been women. CASA TAF works with a varied portfolio of businesses whose supply chains are constituted by 41% women on average. CASA has shown that inclusive agribusiness models can overcome several common barriers to women's inclusion in commercial agriculture activities and has increased inclusion of women in the agribusiness models it is supporting. Key models that are being supported and tested to increase inclusion are laid out below.

Barrier	CASA examples of alternative business models
<p>Limited Access to Land Ownership: Women often face cultural restrictions that prevent them from owning or inheriting land.</p>	<ul style="list-style-type: none"> • Models that commercialise less land intensive varieties of agricultural product. • In-grower models where smallholders farm agribusiness-owned land, typically paying for land rental fee at the point of sale. • Access to broader economic opportunities which do not require access to land (e.g., processing).
<p>Gender Roles and Expectations Leading to Labour Inequality: Traditional gender roles expect women to prioritise household responsibilities, limiting the time they can dedicate to farming or expanding their agricultural enterprises.</p>	<ul style="list-style-type: none"> • Labour inequalities can be overcome at the point of production and sale (see below on market access). • Introduction of alternative varieties, inputs, mechanisation options that reduce labour requirements. • Connection to training, capacity building, and information services. • Some women report redistribution of household labour following increased commercial success, improving their ability to further participate in commercial activities.
<p>Limited Access to Inputs and Resources: Women often face additional challenges in accessing finance.</p>	<ul style="list-style-type: none"> • Models of input financing that enable women smallholders with limited capital to access quality inputs needed for production on credit, repaying at point of sale. • Customised training and capacity building to specifically address women's needs (e.g., negotiation skills, timing and delivery approach of training to account for women's household tasks).
<p>Market Access Restrictions: Social expectations may limit women's mobility, preventing them from traveling to distant markets to sell their produce or negotiate better prices.</p>	<ul style="list-style-type: none"> • Establishing collection either from the farmgate or at a local collection centre can provide access to markets for women unable to travel long distances to other more traditional points of sale, such as regional markets.
<p>Stigma against Leadership Roles: Women are rarely given leadership positions in farming cooperatives or community organisations.</p>	<ul style="list-style-type: none"> • Supporting women-owned agribusinesses or women-led groups, improving commercial viability. • Encouraging women membership, lead farmers, women extension agents, and placement in leadership positions within agribusinesses and partner marketing cooperatives. • Through engagement with commercial farming in agribusiness supply chains, women can gain increased confidence and feel able to take on other leadership positions within their communities.

Access: To income, economic opportunities including markets, information, and technologies and other support to advance economically

CASA has mainly facilitated access to economic opportunities through improving smallholder access to reliable and higher value markets by encouraging linkages with partner agribusinesses, who are in turn supported with market building as needed.

For example, 13 out of the 15 interviewed smallholder farmers working with Tac Maz (Malawi, poultry) reported to have diversified their income because of this partnership. Each of these women indicated that they have invested their earnings in family healthcare, school fees, savings, household necessities, and food security, highlighting the wider social benefits that can result from WEE. Farmerline has increased the number of women aggregators it buys from to 16 out of 25 (versus 3/7 at baseline) and there is now a pipeline of 40 additional women aggregators who can be engaged.

Gaining a guaranteed market and better prices through the agribusiness and, often, the creation of efficient service delivery models and payment systems (e.g., Arohan, a pork producer in India, paying directly to women's bank accounts) has allowed increased margins for farmers and more reliable and quicker payments upon delivery of products to the company.

Additionally, access to information, services, and technologies (including access to inputs on credit repayable upon sale) that facilitate production has proven crucial in enabling women to capitalise on economic opportunities available through engagement with agribusinesses. Models for reaching smallholder farmers trialled by CASA include direct provision by the company, connection with other service providers, training of trainers approach, and digitalisation of information services.

“Availability of improved fish varieties and feed has really transformed our fish farming. We harvest more than before and the fish is bigger, helping us to sell at better prices and earn better money.” (Woman smallholder farmer working with Viphya Chambo, Malawi)

Agency: To make decisions and act on opportunities that lead to economic advancement and the ability to influence their surroundings.

Engagement with commercial agriculture has increased women's influence on, and confidence in, decision-making related to household income utilisation and farm production decisions. For Component A farmers in

Malawi, the proportion of women expressing an influence on production and income decisions raised from 19% at baseline to 58% at outcome assessment under aquaculture and 33% to 74% in poultry.

“We bring home money by selling milk. It is our primary contribution in livestock rearing that has helped in this kind of income generation. This gives us confidence at home. Besides, we don't have to rely on our husband to give us money when we want to buy things for ourselves.” (Woman smallholder farmer working with Mangalam Dairy, Nepal)

Increased income through agribusiness linkages has also allowed women to plan and improved their resilience during times of emergency. One woman in Malawi reflected that “[the support I received from my farmer group] helped me to preserve my self-esteem and dignity so that no one makes fun of me for not being able to take care of myself. When I sold my fish, it provided to me a platform to save my money, enabling me to prepare for life uncertainties and emergencies.” Such group arrangements created through agribusiness linkages also serve broader social purposes. One woman in Nepal reflected: “The cooperative as a common platform is a space to interact, learn and share about trainings. There is a sense of fraternity, inspiring each other for income-generating options”. Another in Indonesia reflected: “I have the confidence to talk to new people now. More importantly, I also get to know lots of friends in training forums.”

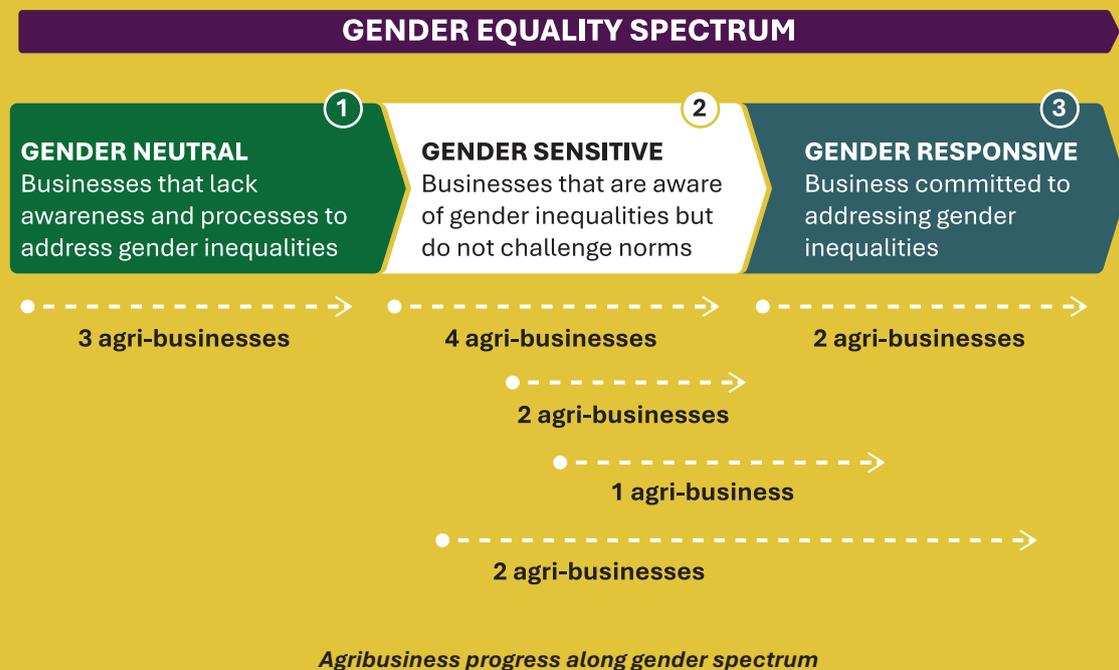
Transformation: Of behaviours and attitudes within households, businesses, and societies which prevent women from accessing and benefitting from agriculture

Several of the women smallholders working with CASA noted that increasing commercial success of their agriculture operations through agribusiness linkages was leading to changes in perceptions at community and household levels, gaining additional support and in some cases leading to a redistribution of household labour (men taking on more responsibilities) to allow women to further commercialise their agriculture operations. For example, women smallholders working with Coscharis report that their husbands now contribute more actively to household responsibilities, such as assisting with chores, caring for the children, fetching water, and cooking. Engaging in the business has not

only empowered the women but also encouraged a more collaborative and supportive dynamic within their families, showing some evidence of the beginnings of transformation.

“At first when I told my husband about my plans to join other women in the villages to form a fish farming group, he discouraged me, but I insisted. When I started, he was never happy and never supported me. He only changed his mind when we sold our first fish harvest and since then, he has been supportive of this enterprise.” (Woman farmer in Rumphu, Malawi)

At the company level, working with agribusinesses to promote commercially sustainable WEE initiatives can lead to a shift in business understanding of gender issues, reflected in over 50% of CASA TAF partners adopting and sustaining gender initiatives after CASA TAF support, compared to less than 20% pre-partnership. The figure below captures the initial progress across the portfolio.



CASA TAF partner Coscharis Farms in Nigeria are an example of an agribusiness seeing real value in adopting a gender-lens when designing and refining their in-grower and out-grower schemes:

“Using gender-disaggregated monitoring reports has provided critical insights into women’s participation, enabling us to refine our training design and delivery to meet their needs. These have contributed to more equitable outcomes and enhanced the overall effectiveness of our programme. At Coscharis, CASA TAF

gender integration support is a game-changer. It tells us where to go, whom to reach, and how to train. When you get the foundation right, you can’t go wrong, gender data is that foundation. As we scale our out-grower and in-grower networks, we will apply the gender-responsive frameworks developed by the CASA TAF team to ensure continued inclusivity and impact. The benefits are already visible in terms of improved participation and farmer engagement, particularly among women.” (Coscharis Farms)

See Chapter 4 of the learning paper for further insights and case study examples of CASA’s impact.

Recommendations

Based on CASA's achievements and learnings, the paper concludes with a series of recommendations for agribusinesses, implementation teams, and programme donors.

For agribusinesses:

- Commercial incentives exist across all stages of the value chain to create opportunities for women to engage in agribusiness supply chains. Example agribusiness case studies can act as inspiration for how such models can be piloted and scaled to realise success.
- Developing an understanding of women's roles across the supply chain as producers, workers, service providers, and consumers, is critical in identifying and capitalising on opportunities. CASA has developed a number of tools to assist with this that are available, e.g., GRBP tool.
- There are emerging opportunities for leveraging inclusivity (including gender initiatives) to access forms of concessional finance, e.g., from development finance institutions.
- Contract farming arrangements can be particularly beneficial for women, who often face additional barriers to access inputs, markets and services compared to men, and so benefit from additional security.
- The structure of engagement with smallholder farmers has a significant impact on the cost incurred by agribusinesses working through smallholder supply chains. Scaling linkages between women and men farmers and agribusinesses is often most efficient when group structures, such as farmer groups or cooperatives, and/or SME intermediaries, are in place due to ease of communication, provision of services such as credit facilities and community support.

For implementation teams:

- The sustainability of inclusion activities promoted with agribusiness is almost entirely determined by their commercial success, so leading with the business case is key.
- It is critical to invest sufficient time and resources to understanding the agribusiness starting point in relation to WEE and validating this with data on smallholders' lived experiences; use of tools such as the GRD can facilitate this. Such tools are best operationalised by someone with expertise in gender initiatives (which programmes should allocate sufficient resources to mobilise) and when adapted to national and firm-level contexts.
- Ensuring engagement with the correct personnel at the agribusiness, at the correct time, is critical in identifying the correct incentives and giving them traction. Implementers should seek individuals with both a technical understanding of company operations and genuine decision-making power to implement activities.
- Evidence of commercial return on investment (ROI) is the most effective way of incentivising agribusinesses to adopt gender initiatives. Development programmes should support piloting to build a body of evidence and work to fill the evidence gap on commercial ROI, establishing a database on the commercial benefits of WEE activities across agribusiness contexts that can be shared to help incentivise action by additional businesses.

For programme donors:

- Programmes should both (i) improve the commercial prospects and deepen the impact of businesses and market segments where women are already well represented, and (ii) work to improve the inclusion and access of women in established market segments where they are marginalised. Value chain selection versus value chain agnostic programming have implications for women's inclusion and can therefore influence which pathways are included, so should be carefully considered at programme design phase.
- Consider resourcing programmes with gender expertise on the team since this can enhance focus on gender initiatives, implementation, and results.
- Working only through agribusiness entry points leaves little room for women smallholders to define empowerment and how it is best realised. Future programmes should look to provide sufficient resources for engagement at multiple entry points – with agribusinesses, women smallholders, and other groups

– to address gender blind-spots. Bottom-up *and* top-down approaches are required for effective programme design, implementation and outcome.

- Establishing relevant indicators and data collection processes to track programme impact on WEE is crucial: (i) inclusion can be skewed by selection of women-dominated value chains so it may be preferable to track change in inclusion to account for work in value chains with low women's participation at baseline; (ii) it is essential to go beyond counting women's participation toward understanding how they are benefitting; CASA's data collection on income, adoption of practices, and decision-making influence supports this; (iii) qualitative data from participating women smallholders is essential in understanding the often complex gender dynamics that underpin changes in gendered relations at company, community, and household levels.

For the full list of recommendations, see Chapter 5 of the learning paper.



The Yankho club are one of several women's groups who have been connected with Umodzi poultry to implement an out-grower scheme that facilitates increased quail productivity and incomes among smallholders. (See case study.)

1. INTRODUCTION

Women's Economic Empowerment (WEE) and gender equality and social inclusion (GESI) are first and foremost basic human rights. They are also essential for development, economic growth, and smart business strategy.² The economic costs of large and persistent economic gender gaps are enormous. Several recent studies find that the potential growth gains from reducing economic gender gaps are substantial.³ There is also a large body of evidence documenting the positive human development and broader impacts of increasing women's economic participation. Increasing the share of household income controlled by women, either through their own earnings or through cash transfers, tends to increase the share of household spending on children's education and health, for example.⁴

Despite the known benefits of their economic empowerment, women and girls continue to suffer significant disadvantages in both economic opportunities and outcomes. The World Development Report 2012,⁵ which centred Gender Equality and Development, lists among the (still relevant) persistent gender inequalities: lower labour force participation; segregation in economic activity; gender gaps in earnings; man-woman disparities in responsibility for house and care work; and gaps in asset ownership.

The agriculture sector faces particularly stark gender disparities. A landmark 2023 report from FAO⁶ used several key statistics to highlight the importance of women in agri-food systems, the inequalities they face, and the implications of addressing them:

- Globally, 36% of working women are employed in agrifood systems; this is significantly higher in Sub-Saharan Africa (60%) and Southern Asia (71%).

- Women engaged in wage employment in agriculture earn 82 cents for every dollar that men earn.
- Due to differential access to inputs, services, finance and digital technology, the gender gap in land productivity between woman- and male-managed farms of the same size is 24%.
- Closing the gender gap in farm productivity and the wage gap in agrifood-system employment would increase global gross domestic product by 1% (or nearly USD 1 trillion). This would reduce global food insecurity by about 2%, reducing the number of food-insecure people by 45 million.

Based on the normative and instrumental imperative for addressing WEE and GESI, FCDO supports many programmes on WEE, including in agriculture. The Commercial Agriculture for Smallholders and Agribusiness (CASA) Programme, funded by FCDO since 2019, supports agri-SMEs with smallholder supply chains to grow and attract investment for high development impact. CASA aims to build inclusive, climate-resilient agri-food systems, increase smallholder farmer incomes, strengthen smallholder and agribusiness adaptation and resilience to climate change, and improve smallholder food and nutrition security. Additionally, CASA seeks to generate evidence on the efficacy of investing in agri-SMEs for both financial return and development impact. CASA has three crosscutting themes: climate change and the environment, gender equality and social inclusion, and food and nutrition security. CASA's implementation is structured across three components (Table 1). As of March 2025, CASA has partnered with 136 agri-SMEs (Component A x96; CASA TAF x40).

2. Tyson, L. and Klugman J. (2016) [First Report for the UN High Level Panel for Women's Economic Empowerment](#).

3. Sayeh, A., Badel, A., Goyal, A. (2023) [Countries That Close Gender Gaps See Substantial Growth Returns](#). IMF.

4. Rubalcavac et al. (2009) Investments, Time Preferences, and Public Transfers Paid to Women. *Economic Development and Cultural Change* 57(3).

5. World Bank (2012) [World Development Report 2012: Gender Equality and Development](#).

6. FAO (2023) [The status of women in agrifood systems](#). Rome. <https://doi.org/10.4060/cc5343en>

Table 1: CASA components, their purpose and countries

Component [implementing organisations]	Purpose	Countries
CASA Component A [NIRAS and Swisscontact]	Demonstrating innovative interventions in target countries with partner agribusinesses with smallholder supply chains. The aim of these interventions is to mobilise investments for partner agribusinesses, and to improve the income, food and nutrition security and climate resilience of smallholders.	Ethiopia, Malawi, Nepal and Rwanda, and formerly Uganda
CASA Technical Assistance Facility (TAF, Component B) [TechnoServe]	Working alongside investors to deploy inclusive technical assistance that strengthens upstream and downstream supply chains of partner agribusinesses, promoting returns, development impact and resilience.	Africa Asia
CASA Component C (Research, Learning and Communications) [NIRAS]	Learning and knowledge-sharing component for upscaling and replication of CASA activities, collating evidence and drawing learnings from across CASA Components A and B.	Global

As a crosscutting theme, CASA has consistently reported on its key metrics that relate to women smallholder farmers (see Section 2.2). However, there has been less critical assessment of CASA's work through GESI and WEE lenses, particularly on how these results have been delivered and how they might be improved. Particularly, there is an interest in going beyond gender-disaggregated data and quantitative statistics to explore how CASA has influenced how agribusinesses view, and are incentivised to act on, GESI and WEE, and the effect agribusiness partnerships have on the lives of women smallholder farmers. This is particularly relevant in CASA's final stages, where the focus of research and learning has been to gather lessons derived from CASA's significant experience in working with agribusinesses to both ensure continuous improvement and to draw out key lessons for current and future commercial agriculture programmes both within and outside FCDO.

This paper therefore reviews CASA's contribution to WEE, drawing lessons and recommendations for agribusiness, practitioner and donor audiences. The paper is structured to respond to four research questions:

- To what extent and how has CASA embedded WEE and GESI in the design, implementation, and monitoring of its projects?
- How has CASA incentivised private-sector partners to mobilise action toward delivering WEE and GESI on projects?

- What impacts has CASA generated for WEE and GESI across its interventions and where are there opportunities to improve?
- What are CASA's findings on the broader issues of delivering WEE and GESI through commercial agriculture projects? What implications do these have for other current and future programmes?

To answer these questions, the paper analyses a range of qualitative and quantitative data. At the programme level, strategy documents and frameworks have been analysed to understand CASA's formally documented approach to delivering WEE through commercial agriculture. At the country level, interviews with CASA implementation teams inform understandings of how agribusiness partnerships and specific interventions have been designed to address gender and what challenges have been faced. At the agribusiness level, interviews with the leaders of 17 of CASA's partner agribusinesses capture their current understandings of WEE issues within their supply chain, including their incentive to improve opportunities for WEE. At the smallholder level, quantitative data from programme-level outcome assessments are presented from Malawi and Nepal and supplemented by qualitative data from focus group discussions held with smallholders from 14 CASA partners to understand their lived experience of participating in agribusiness supply chains and what this has meant for them. These data have been thematically analysed and synthesised according to the above research questions.

Where relevant and valuable, the paper shares insights from other programmes or initiatives addressing WEE in agriculture, including the FCDO Work and Opportunities for Women Programme (Box 4 and Box 6), the AgroBIG Project in Ethiopia (Box 5), and the Joint Programme on Accelerating Progress towards Rural Women's Economic Empowerment (Box 6).

1.1 Defining GESI and WEE in the context of CASA

Typically, a development programme's crosscutting gender mandate is framed through either gender equality and social inclusion (GESI) or women's economic empowerment (WEE) lenses, using a diversity of approaches and definitions.⁷ Common across these is the shared view that WEE involves the acquisition of skills, voice, resources, increased agency and the ability to make strategic life choices. The diversity is also seen between CASA Component A and CASA TAF, who have adopted slightly different frameworks for gender action which reflect their different operating modalities and the nature of their agribusiness partners (see Chapter 2).

For the purpose of this paper, the framework used to define and interrogate CASA's work on WEE is derived from the Component A strategy, which sets the rationale and approach for closing the gender gap and addressing social exclusion. The strategy is based on four central levers: 1) inclusion, 2) access, 3) agency, and 4) transformation. However, it should be noted that CASA was not designed to affect each of the four levers equally, as discussed in the various analyses below. For example, working through agribusinesses is overall less likely to impact transformation, which would typically be covered by social development programmes.

• **Inclusion:** Strengthening the participation of groups (e.g., women, including women-headed households and those in polygamous marriage arrangements, men, youth, persons with disabilities, from different ethnic backgrounds, castes, socioeconomic classes) who are already actors in the value chain as producers, entrepreneurs or service providers. It examines how

relationships or business arrangements are being/had been established among the actors. Social inclusion includes actions to remove barriers and enhance incentives to increase individuals' or groups' access to value chain opportunities and benefits.

- **Access:** This includes access to income, economic opportunities including markets, information, and technologies; life chances such as participation in training, employment or employment generation; networks; participation in non-traditional sectors; assets/resources; and facilities and services (e.g., extension, financial, storage, transport) and other support to advance economically.⁸
- **Agency:** Especially among women, this refers to capacity to make decisions and act on opportunities that lead to economic advancement and the ability to influence their surroundings (voices heard). Smallholder farmers can organise themselves to enhance economic opportunities, build business transactions skills, improve group governance structure for equitable decision-making and strengthen women's representation in leadership positions. When examining social arrangements, considering who controls the assets, who influences how/what decisions are made, how risks and returns are shared.⁹
- **Transformation:** Changing behaviours and attitudes within households, businesses, and societies which prevent women and disadvantaged groups from accessing and benefitting from an intervention. It is building capacity towards self-determination from being passive beneficiaries to active agents of change. It is about empowering smallholder farmers and communities to address roots of gender inequality and social exclusion and building assets as well as reinforcing capacities to change policies within households, agribusinesses, and societies that perpetuate gender inequality.

7. Commonalities and differences of these approaches are helpfully synthesised by [Calder, Rickard, and Kalsi \(2020\) 'Measurement of Women's Economic Empowerment' WoW Helpdesk Guidance Note 2](#).

8. Jones, L. (2016) Women's Empowerment and Market Systems: Concepts, practical guidance and tools. (WEAMS Framework). The BEAM Exchange.

9. Cotula, L., Polack, E., Berger, T. and Schwartz, B. (2019) Rural Producer Agency and Agricultural Value Chains: What role for socio-legal empowerment? International Institute for Environment and Development (IIED). London. <https://pubs.iied.org/pdfs/12607IIED.pdf>

CASA's focus on WEE means activating the four levers, working towards women and excluded groups having access to productive resources and economic opportunities as well as the power and agency to make decisions, have control over incomes, resources, and profits, and benefit from economic activities. In doing so, it is essential that social differentiations are acknowledged. Women are not a homogenous group and intersections between sex, class, ethnicity, caste, economic status, health, and family situation influence opportunities as well as create barriers to women's and excluded groups' participation.

It is important to note that the levers are not linear steps but are rather mutually reinforcing. Inclusion and access, for example, can trigger agency, which can then continue to improve access and inclusion. They can serve as entry points to influence transformation. Whilst these levers are taken from the Component A strategy, they are also relevant to the work of CASA TAF. As such, they guide the framing of WEE in this paper, particularly Chapter 4, which reviews CASA's successes and challenges in delivering on each lever.



CASA has supported Yalokolo to mobilise local Village Savings and Loan Associations (VSLAs) with a view to integrating them into a special purpose vehicle to provide Yalokolo with the required capital for expansion of the hatchery, allowing Yalokolo to service market demand and creating additional income opportunities for VSLA members.



Viphya Chambo, an aquaculture partner from Malawi, has been supported by CASA to scale and adapt its business models to various opportunities and challenges, including through innovative tripartite financing agreements.

2. EMBEDDING WEE IN PROGRAMME IMPLEMENTATION

RQ1: *To what extent and how has CASA embedded WEE and GESI in the design, implementation, and monitoring of its projects?*

2.1 Frameworks, strategies, and principles for embedding WEE in CASA partnerships

Both Component A and CASA TAF have adopted iterative strategies / frameworks / principles to guide how aspects of GESI and WEE are integrated across their portfolios. The evolution of these approaches and the implications they have had on programme outcomes are described below.

Component A was initiated with a GESI strategy that comprised four key levers: inclusion, access, agency, and transformation. This was designed by a component-level GESI expert and was based on a rapid analysis of the inception phase activities in Malawi, Nepal, and Uganda. It provided the concepts and framing that would be the foundation for advancing WEE through CASA and was intentionally written to be sufficiently broad for adaptation to the local context. Despite being labelled as a GESI strategy and having a focus on inclusion, the context of CASA as a commercial agriculture programme with driving up smallholder income as a primary outcome indicator, meant that emphasis was placed on economic participation, agency, and empowerment of women smallholders. As such, it is evident that GESI and WEE are a continuum. GESI builds the foundation for WEE. Advancing towards a WEE approach means focusing growing businesses, including those led by women, enabling women to go into productive sectors, with empowering strategies for women's inclusion and

participation as decision makers (see Chapter 4).

In 2023, following recommendations from the FCDO annual review¹¹, increased emphasis was given to GESI/WEE as a crosscutting theme on CASA. The Component A response was guided by the hiring of national GESI experts to audit Component A agribusiness partnerships to capture the extent to which GESI / WEE had been integrated into project design, and where opportunities had been missed. These audits were instrumental in assessing progress, with the findings taken forward into the development of country-level GESI strategies, which have guided subsequent implementation. Reference to country-level gender policies / programmes / commitments, as well as undertaking a comprehensive gender analysis of target commodities, enabled teams to develop grounded, gender responsive, or better empowering, interventions versus merely presenting them with a checklist.

CASA TAF adopted a tool-based approach to WEE integration. Since 2021, as part of TechnoServe's gender approach, CASA TAF has employed a gender responsive business practices diagnostic (GRD) tool to identify areas of improvement that deepen business impact through the application of gender responsive practices. It assesses 24 agribusiness practices to identify areas for deepening women's inclusion, whether that is related to supply chain participation, service delivery or contracting and payments to women suppliers, or organisational equity. Embedding the WEE strategy within a key programme tool enabled CASA TAF to effectively maintain emphasis on WEE throughout the intervention design phase. Figure 1 provides high level examples of the practices associated with each of the four dimensions.

10. [CASA 2023 Annual Review](#), p.13 (D0003522)

SUPPLY CHAIN PARTICIPATION	<ol style="list-style-type: none"> 1. Use inclusive participation criteria 2. Actively recruits women and men suppliers 3. Registers women and men suppliers
BUSINESS PERFORMANCE	<ol style="list-style-type: none"> 4. Delivery of resources and services to women and men suppliers (e.g., training)
BENEFITS AND IMPACT	<ol style="list-style-type: none"> 5. Facilitates women's access to financial benefits (e.g., contracts in women's name, direct payments to women, accessible aggregation points)
OGANISATIONAL EQUITY AND INCLUSION	<ol style="list-style-type: none"> 6. Commits to worker safety 7. Recruits and trains women and men staff 8. Monitors benefits to women and men suppliers

Figure 1: Examples of practices associated with the four dimensions covered by CASA TAF's GRD tool

Across both components, it has been imperative that gender strategies and tools are flexible to context.

CASA works with a wide variety of agribusinesses operating in different geographical regions and dealing with different products and services. Therefore, it is essential to apply a gender approach that is flexible, contextually appropriate, and operationally sustainable. The co-creation of gender actions based on priorities of businesses provides a sustainable path to their integration of gender-responsive practices.

Gender expertise is essential to the effective implementation of tools and strategies. Understanding and addressing gender issues in agriculture requires familiarity with social science methods and a grounding in and experience of applying gender assessments and understanding to a wide variety of contexts. Such expertise also plays an essential role in capacity building of the implementation teams on GESI/WEE and giving substantive guidance on GESI/WEE mainstreaming

into programme interventions, from project design and implementation to monitoring and evaluation. The importance of gender expertise is highlighted by the challenges created for Component A when the gender expert position was cut to prioritise implementation activities during a time of budget pressures. The absence of GESI expertise contributed to GESI/WEE often being reduced to simply promoting and counting women's inclusion as beneficiaries of CASA interventions, rather than more transformational and gender-analysis informed intervention design. Despite this, as explored in Chapter 4, benefits for women's access and agency have been seen across the CASA portfolio, in which each intervention is designed with the primary aim of generating benefits for smallholders in the agribusiness supply chain.

The nuanced differences in approach between Component A and CASA TAF are shown in Table 2.

Table 2: Summarising key similarities and differences between Component A and CASA TAF

	Component A	CASA TAF
Overall programme approach	<ul style="list-style-type: none"> Market Systems Development, identifying value chain constraints and opportunities and then working with selected businesses within the value chain to build inclusive (and system disruptive) business models and demonstrate their investment potential. 	<ul style="list-style-type: none"> Technical Assistance (TA) facility, working alongside DFIs and impact investors, focused on supporting invested agribusinesses to develop “win-win” inclusive business models that benefit smallholder farmers and businesses
Value chain selection	<ul style="list-style-type: none"> Programme selected value chains upfront based on key criteria including level of women’s participation / potential for WEE within the value chain Because of this approach, value chains in which CASA A works generally have $\pm 50\%$+ women participation at baseline 	<ul style="list-style-type: none"> No value chain selection: CASA TAF selected agribusinesses to support from the portfolios of partner investments Because of this approach, businesses supported by CASA TAF have varied levels of women participation at baseline
Agribusiness profiles	<ul style="list-style-type: none"> Generally micro or small businesses – with a few medium Turnover ranges from under £50k to £5m / average number of staff 1-10 All locally owned – can be sole traders or small family businesses 	<ul style="list-style-type: none"> Generally medium-large agribusinesses either sourcing from or selling inputs/services to smallholder farmers Average revenue \$5-\$7m / 50-500 average number of staff Mainly locally owned though in some cases international ownership or holding company structure
Agribusiness selection	<ul style="list-style-type: none"> Agribusinesses selected (usually by referral not EOI) from 2 or 3 target value chains in each country 	<ul style="list-style-type: none"> Agribusinesses selected from investor portfolios based on potential to implement and invest in inclusive business models
Key elements of gender approach	<ul style="list-style-type: none"> Focus on aligning gender strategies with tangible business opportunities. By framing gender inclusion as a growth lever, we overcome barriers and emphasise its commercial value, specific to the sector. Businesses vary in their awareness and commitment to gender inclusion. The approach considers cultural norms, gender dynamics, and organisational capacity, tailoring TA to each business's needs. Long-term success hinges on integrating gender practices into daily business operations. Focus on building internal capacity and ensuring that gender strategies are aligned with core business incentives, fostering ownership and a pathway to scale. 	
	<ul style="list-style-type: none"> Deploy national level gender experts to be present in partnership design process Programme teams use a GESI checklist/ guideline to help think through inclusive business modelling Aim to set women inclusion targets at reasonable increment above the average rate for the value chain in the geographic location 	<ul style="list-style-type: none"> A "gender equality spectrum" is used to identify starting points and design interventions that are appropriate and effective. A gender diagnostic tool helps assess the business context and existing gender responsive business practices. Work with businesses to co-create customised gender indicators that align with their specific objectives and operational realities, enhancing relevance and promoting meaningful engagement.

	Component A	CASA TAF
Key gender successes	<ul style="list-style-type: none"> • Increasing participation and visibility of women's roles in the supply chain • Improved market access for women (e.g., Samanu, Pabitra Seeds) • Improved capacity for women entrepreneurs (e.g., Farmerline now has 16 out of 25 women aggregators, up from 3 out of 7; SPRODETA) • Improved services for women farmers through digital platforms; ability to transact (sell) to companies directly and efficiently (e.g., Arohan; ChipChip, Paicho Pasal) • Improved access to agronomy and inputs (e.g., Aliet Green coconut seedlings; AgraphCare) • Increased financing opportunities for the agribusiness due to increased women's participation within its supply chain 	
	<ul style="list-style-type: none"> • Increased influence for women on decisions relating to income utilisation and agricultural production (Figure 6) 	<ul style="list-style-type: none"> • 8 out of 14 agribusinesses now have active gender initiatives, increasing awareness on gender responsive practices and links with the business case • Gender responsive practices embedded in company procedures and operations (e.g., Farmerline)

2.2 Monitoring CASA's GESI and WEE outcomes

Capturing the programme's contribution to GESI and WEE is the responsibility of the programme monitoring, evaluation and learning (MEL) system. In a 2020 report, the FCDO Work and Opportunities for Women helpdesk offer several recommendations on '[Measurement of Women's Economic Empowerment](#)'. Indication is given on how CASA has incorporated these.

- Programmes should measure access to assets and employment separately from control over assets and work-related decisions. (✓ CASA measures decision-making power over income and production.)
- Programmes should identify risks to women at each level of the change pathway (✓); consider gender in assumptions (✓); disaggregate results by sex and, where relevant, include sex disaggregated targets (✗)
- Programmes should consider further disaggregation by other socio-economic characteristics where possible. This is especially relevant to programmes that do not have WEE as a primary aim or measures of women's agency and control at the outcome level (✗ but not well interrogated into analysis)

- Programmes should place more emphasis on measuring enablers and constraints to empowering women in economic development programmes. These should include gender-specific measures focused on women's capabilities, household relations and gender norms, and wider market and state level laws and policies. (✓ has been beyond scope for CASA as an indirect impact level result)
- Programmes should invest in qualitative approaches to evidence individual and societal change, particularly those related to decision-making within the household, and use this information to interpret the meaning of quantitative results. (✗ but not yet available as this stage of the evaluation has not yet been reached)
- Programmes should revisit the theory of change and measurement approaches during programme implementation because change in women's economic empowerment is complex, non-linear, often unpredictable, and a long-term process. (✗ some evidence of adaptive changes of indicators and through audits, but could have gone further to explore mechanisms of WEE in more depth)

Below, the monitoring approaches used by both CASA components are presented, highlighting their similarities and differences as well as their key strengths and weaknesses.

Component A (extrapolation from annual outcome assessments) and CASA TAF (quasi-experimental impact evaluations) have utilised different approaches to monitoring GESI/WEE. Component A conduct baseline and outcome assessments with a representative sample of smallholder farmers, who are posed questions which correspond to the programme logframe. This representative sample is then extrapolated across the total number of farmers reached, which is recorded through quarterly reporting updates from all agribusiness partners. CASA TAF have selected a sample of three agribusinesses and associated inclusive business plans to conduct quasi-experimental impact evaluations, where baseline and follow-up data are collected from smallholder farmers included in the new inclusive model, as well as comparable farmers not included in the new model. The changes in the outcomes for the two groups are compared to assess attributable changes, including in the two WEAI sub questions.

CASA reports against outcome and output indicators that are either explicitly WEE focused or are general indicators disaggregated by sex (Table 3). The selection of indicators highlights the focus on inclusion and access, with only one indicator on agency and none on transformation. This is reflective of both the fact that transformation has always been an impact and indirect-level result possible from CASA's agribusiness partnerships, not the direct focus, and because of the challenges associated with capturing agency and transformation, particularly the latter which often occurs incrementally and over a long period. They are also more relational in nature and therefore are typically suited to qualitative inquiry outside of the logframe.

Table 3: CASA GESI/WEE linked logframe indicators

Indicators	Relevant WEE lever
Outcome 1: Number of smallholder producers, micro-enterprises and underserved people benefiting from CASA (<i>disaggregated by sex</i>)	Inclusion (see Chapter 4.1)
Outcome 2: Average % change in income amongst smallholder farmers reached by CASA that can be credibly linked to the effects of the programme (<i>disaggregated by sex</i>)	Access to economic opportunities (see Chapter 4.2)
Outcome 3: % change in number of households reporting women having greater decision-making power over agricultural income and production decisions	Agency (see Chapter 4.3)
Outcome 6: Average increase in the percentage of women formally integrated into the supported businesses' value chain	Inclusion (see Chapter 4.1)
Output 1.2: Number of smallholders receiving support from Component A (<i>disaggregated by sex</i>)	Inclusion (see Chapter 4.1)
Output 1.3: Percentage of smallholder farmers who routinely apply key good production practices (<i>disaggregated by sex</i>)	Access to information (see Chapter 4.2)
Output 4.4: Number of smallholder farmers and micro-enterprises receiving support provided through CASA TAF (<i>disaggregated by sex</i>)	Inclusion (see Chapter 4.1)

Whilst disaggregated data/indicators allow for a quick comparison between women and men in terms of their participation in and benefits from the programme, they do not encompass an analysis of the social inclusivity of the programme. Specifically, limiting the analysis to sex-disaggregation hinders the programme from examining the intersectionality of gender, such as the interplay between gender, ethnicity, caste, age, health/disability, and class, for example, and how these factors influence the design of WEE projects. Using only sex-disaggregated data fails to capture gender nuances in decision-making within different sociocultural settings and value chain activities. Component A does disaggregate by age and whether individuals are above or below the poverty line, but this has not been supported by sufficient interrogation of qualitative narrative that would be necessary to meaningfully capture social dynamics and intersectionality. Additionally, the exploration of disaggregated data has been hindered by the challenge in accessing disaggregated data from the start of partnership discussions, as agribusinesses generally do not collect such data on their smallholder suppliers (see Chapter 3).

At the Component A country level, inclusion targets have held most traction during project design. Country teams put forward specific targets for the percentage of women to be reached by CASA-supported partners and encouraged partner involvement of women. The preferred methodology for doing this should be ascertaining the current status quo (% of women in the agribusiness' supply chain) then aiming to raise it by an achievable level. However, these targets have often more arbitrarily sought to target 50% women, without evidence-based justification. For example, in a context where the starting percentage of women is under 10%, a realistic short-term target may be well below 50% as many of the factors that lead to the low percentage in the first place may be beyond the control of an individual company. There is some evidence of this emerging within Component A's approach. For instance, in the case of Lersha (Annex 4.2), a 30% target has been set in acknowledgement that there are less women-headed households registered with vegetable cooperatives, despite women being active participants and recipients of services within male-headed households. In CASA TAF, one company started with 2-3% women trained and is now targeting 10-15%. There is a risk that inclusion targets can incentivise selecting businesses or value chains that already have

strong inclusion of women, rather than driving real improvements and monitoring them over time. It can also be challenging to define what counts as a woman producer when women and men each have specific roles within the family business within a single value chain. As such, inclusion targets should be set on a case-by-case basis and measured against the baseline in the specific context; attempts to aggregate these figures to a portfolio level may be misleading if many different contexts are aggregated together. CASA TAF's approach is rooted in influencing the gender-responsiveness of the business, meeting them where they are. For example, in one case the percentage of women engaged was low due to the cultural context. CASA TAF supported the company with a pilot to develop advisory messages for women farmers that can be easily integrated into existing business processes. Company management stated that they would adopt these practices in other locations and they have since been adopted in another state. Project design should also pay attention to the gendered dynamics of access and agency and give greater consideration to how these are measured.

Component A and TAF use the Women's Empowerment in Agriculture Index (WEAI) to track changes in decision-making and how this is brought about. CASA uses the WEAI to track Output indicator 3 (% change in number of households reporting women having greater decision-making power over agricultural income and production decisions). The Component A GESI strategy notes that *WEAI modules were administered during baseline and outcome assessments, measuring the difference in "empowerment" across five domains or dimensions of empowerment: 1) Decision making, 2) access/control of productive resources, 3) access/control of income, 4) community leadership, and 5) time use. This index allows comparison between women's and men's scores.* As with Component A, CASA TAF assess women's decision-making roles in productive activities supported by the programme and women's control over income generated from these activities. As both components only start collecting and assessing WEAI indicators once partnerships are designed and have been contracted (to avoid investment in partnerships that do not go to implementation), WEAI data cannot be used in partnership design. This is why CASA TAF's GRD tool is essential in providing a structured analysis of gender issues and considerations at the design phase. Future programmes may consider opting for a similarly structured and compulsory approach.

Additional resources for qualitative enquiry could better understand nuanced place-based pathways for WEE. Qualitative inquiry is better placed to capture gender dynamics in specific geographies, providing insights into needs, vulnerabilities and empowering outcomes for women, and developing a convincing narrative on the business case for agribusinesses to invest in WEE. Whilst this paper and the case studies

herein go some way to filling this qualitative gap and bring in the experiences of women smallholders, future programmes should look to provide sufficient resources for MEL approaches that involve agribusinesses, women, and other groups in the learning process to address gender-blind spots. In this regard, lessons can be learned from literature on participatory feminist evaluation and learning techniques.¹¹

LEARNING CHECKPOINT 1

- Continuously engage WEE/GESI expertise to ensure that WEE/GESI dimensions are mainstreamed into the programme throughout project design, delivery, and evaluation.
- While an overall WEE/GESI guiding framework and strategy are necessary to ensure alignment with programme direction and thinking, WEE/GESI must be contextualised through a participatory approach with key stakeholders which contributes to building capacities, confidence, and eventually adaptation/ownership of the WEE/GESI framework.
- Gender audits are useful to assess progress in applying the WEE/GESI strategy to identify and address gaps in, and challenges and barriers to, WEE.
- Formal data collection tools such as WEAI are often not applied until after a partnership is signed, meaning the insights they can provide are not included in project design. This emphasises the value of tools, such as the GRD used by TAF, which ensure compulsory and rigorous analysis of gender factors at project design phase.
- Inclusion is often the easiest of the WEE levers to measure; however, programmes must avoid getting stuck at inclusion and look for ways (both qualitative and quantitative) to capture changes at the other levers, including access and agency, to show that the situation of women who are included in economic activities is improving.
- Getting gender-disaggregated data from the businesses has been challenging. Asking for data outside normal business processes can feel detached from how things work, highlighting the importance of a strong business case for integrating gender data collection into existing processes.
- Quantitative indicators are quite blunt in measuring WEE, making case studies and stories of change important. They can open conversations on gender dynamics and lived experiences, not just among the programme staff but also agribusiness partners and beneficiaries and thus have a strong likelihood for facilitating joint learning.

11. Wakefield, S., and Koerppen, D. (2017) [Applying Feminist Principles to Program Monitoring, Evaluation, Accountability and Learning](#). Oxfam. Crupi, K., and Gooden, N.J., (2023) [Feminist Evaluation Using Feminist Participatory Action Research: Guiding Principles and Practices](#)

3. EMBEDDING WEE IN AGRIBUSINESS PARTNERSHIPS

RQ2: How has CASA incentivised private-sector partners to mobilise action toward delivering WEE and GESI on projects?

This chapter moves from strategy to practice, drawing on interviews with implementation teams and agribusiness partners to document how WEE/GESI activities are embedded within CASA agribusiness partnerships and how these are negotiated with agribusiness managers.

3.1 Approaches to identifying different agribusiness baselines

At the intervention design phase, it is essential to identify the GESI/WEE starting point of the individual agribusiness partners to inform how WEE is considered, included or can be enhanced in partnership design. The existing status of GESI/WEE within the business, awareness of gender issues and motivation to address them amongst company management, access to gender disaggregated data, and ability to calculate the return on investment of any gender-based initiatives, are crucial to how CASA is able to integrate gender into its agribusiness partnerships. Furthermore, the context of the country and commodity, is essential in defining how the business model can

be linked to WEE activities – it is not possible for all partnerships to contribute to all aspects of WEE. This requires a significant investment of time from implementation teams at intervention design.

Codified processes and tools can be used to ensure rigorous assessment of agribusiness GESI/WEE baselines. In Component A, a set of guiding questions were added to the GESI strategy as part of diagnostic tools and checklists integrated into the sector workbooks and within due diligence frameworks, to assess potential partners' involvement of women at policy and leadership levels as well as their existing practices on GESI, and identify opportunities to be built into the business plan. Similarly, CASA TAF have adopted a standardised approach through its GRD tool. The process of using the GRD tool is flexible and depends on the partnership stage in terms of the planning and relationship-building. Besides the GRD tool, in some cases, field assessments are conducted to understand the gender context in target value chains and specific smallholder localities. The GRD tool is usually used as an entry point for gender-based discussions with new partners and particularly when TAF have identified potential opportunities at the inclusive business planning (IBP) stage (Box 1).

Box 1: Four-stage CASA TAF GRD tool for identifying WEE baseline in partner agribusinesses

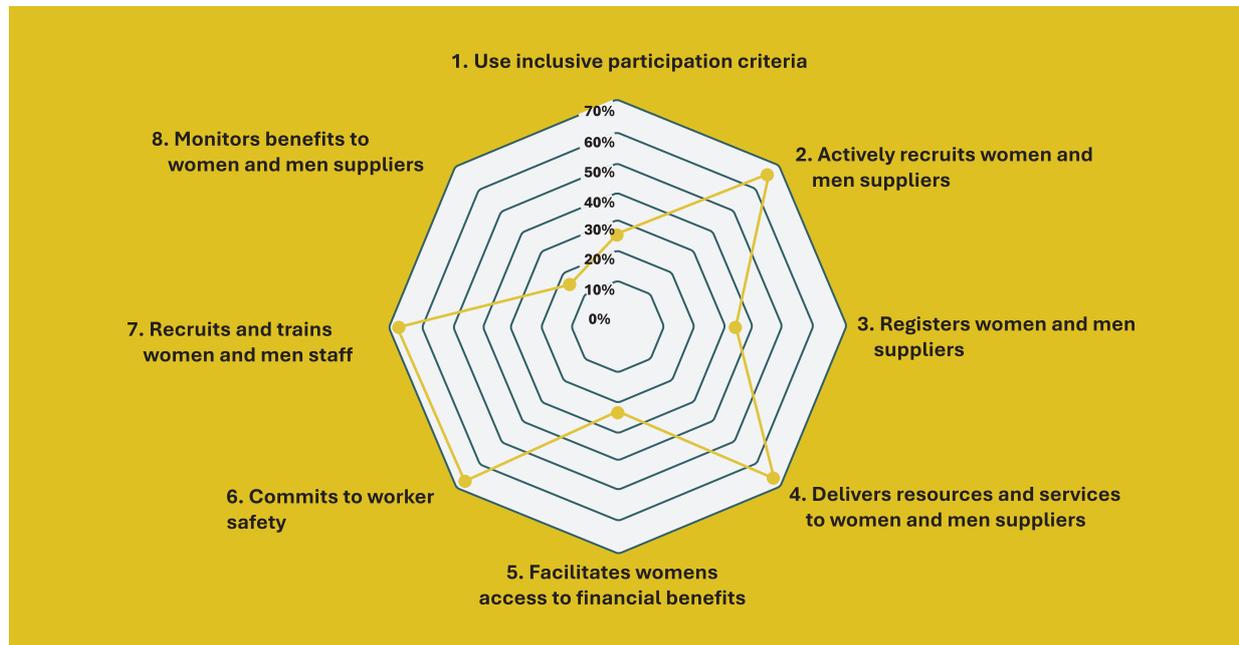
Step 1: Data gathering: Through meeting(s) with key informants, we complete a 30-question assessment form organised against the four dimensions described above.

Step 2: Analysis & prioritisation: Through 1-2 group meetings including senior management, we review the business's scores, discuss challenges/opportunities and identify priorities to address these.

Step 3: Planning: Together with our agribusiness partners, we co-develop and align on a practical improvement plan. We then scope possible TA initiatives and identify appropriate TA support resources.

Step 4: Implementation & monitoring: After the completion of the diagnostic, CASA TAF provide the TA support to the agribusiness. Based on regular check-ins and data from the field, progress is monitored and shared with the businesses to facilitate adoption of the identified gender-responsive practices.

An example output of the GRD tool analysis for an agribusiness is shown below:



In addition to tools, relationship building is essential when discussing GESI/WEE with agribusiness partners. Across both components, implementation teams observed that it often took agribusiness leaders time to become open to issues of gender. When initiating partnership discussions, implementation teams often focussed on the commercial opportunities of partnership to incentivise active engagement. On Component A, GESI/WEE issues were often raised with the company during the farmer mobilisation discussions, whereas CASA TAF noted that understanding the business context is necessary to frame gender inclusion strategies and their link to commercial performance. This can take time and often spans from the inclusive business planning to implementation and delivery phases. Whilst working with the interests of the company is important, it can also create challenges as the process used to identify the baseline sets the tone for how WEE is defined throughout the partnership. Therefore, implementers must balance the need for rigorous identification of WEE baseline, and highlighting it as a key programme issue, with the desire to sufficiently incentivise the partner, who is almost always primarily driven by commercial factors.

A supplier for CASA partner Paicho Pasal has equipped their tomato field with a drip irrigation system installed to increase resilience against drought, in turn improving the resilience of incomes for smallholders employed at the farm.

3.2 Findings on the various agribusiness WEE starting points

Across the CASA portfolio, there was a high degree of variation in agribusiness's WEE/GESI starting points. CASA has worked with over 100 agribusiness partners. Across this portfolio, there is significant variety in business engagement with WEE. This is true both in terms of the role women play in the various value chains represented across the portfolio, the roles they play in the staffing and running of businesses within the portfolio, and in the awareness, evidence, and willingness that companies have regarding gendered roles and issues across their operations and supply chain. Table 4 defines three broad groups of businesses, representing three different starting points in relation to GESI/WEE.



Table 4: Generalised classification of agribusiness WEE starting points observed by CASA

Group	Characterisation	Implications for programming	Applying the GESI/ WEE levers
<p>#1 Gender inclusive businesses already working with women</p>	<ul style="list-style-type: none"> • Gender inclusive businesses that are already working with women and are proactively seeking to involve women in their supply chains • Existing awareness and some information on women's roles in the business operation at all levels (some may have information on the gender of registered farmers) 	<ul style="list-style-type: none"> • The programme can harvest low hanging fruits in advancing GESI/WEE with some adjustments needed to existing practices. • Project design includes interventions to broaden and deepen women's inclusion and empowerment once incentives are understood. • The implementation team has a good possibility to work with agribusiness partners and achieve GESI/WEE results in addressing structural barriers that impede access to assets, resources, capabilities (leadership), and opportunities. • Often efforts on WEE will lack a strategic approach, which can be where programmes add value through evidenced-based analysis of opportunities. • CASA needs to determine the programme's added value. 	<ul style="list-style-type: none"> • Focus: agency and transformation • Enhancing women's roles by collaborating with agribusiness partners to include women in decision-making positions both within and outside the household to improve their visibility and recognition. Increasing awareness about protecting women's rights. Developing women's capacity to assume leadership positions. Providing practical tools accessible to women for improving decision-making and transaction skills, where relevant to agribusiness case. • Collaborating with businesses to identify and execute transformative measures. These include conducting an internal organisational evaluation to analyse the business culture, governance structure, and local practices that may discriminate against women and taking steps to address these issues. • GESI/WEE transformative actions are part of the agribusiness operations. • Monitoring concentrates on identifying transformative outcomes of the programme for agribusiness partners and women. Data are disaggregated by sex and other socio-economic factors relevant to the area.
<p>#2 Businesses that start to see the value of including women and are open to additional guidance</p>	<ul style="list-style-type: none"> • Some basic interest in undertaking some WEE work for either social or commercial reasoning • Limited awareness on the role of and challenges faced by women within the business 	<ul style="list-style-type: none"> • Need to work with company to understand their perception of gender issues/why they are incentivised to take action and validate this with the reality of the opportunities and barriers for women smallholders in the supply chain • Working with the company to collect baseline data is key (e.g., gender disaggregated data on production, yield, volumes supplied) • CASA can mobilise gender expertise to provide strategy and guidance to proposed actions of agribusinesses. 	<ul style="list-style-type: none"> • Focus: agency and access • Collaborating with agribusiness partners to identify barriers that women encounter in accessing production resources. Developing win-win business case that improves both business success and women's inclusion/access, including extension services and facilities, to boost productivity. • Develop mechanisms to enable agribusiness partners to include women in decision-making processes that align with company strategies • Working with the business to see how women can be part of the solution to a problem the business is struggling with • Developing practical initiatives or small pilots that can provide evidence linking how gender inclusion can contribute to a company's business goals and commercial targets • Monitoring the outcomes of improvements by agribusiness partners to boost women's access to production resources and participation in decision-making. Data are disaggregated by sex and other relevant socio-economic factors

Group	Characterisation	Implications for programming	Applying the GESI/ WEE levers
<p>#3 Companies with no baseline interest in gender elements of business</p>	<ul style="list-style-type: none"> Entirely commercially minded with no concern for where/whom raw material is supplied from/by 	<ul style="list-style-type: none"> Gender related activities are often driven by the project and not fully bought into by the partner (even if agreement to incorporate as part of partnership) which may undermine possibilities for sustainability unless the business case is proven. Integrating GESI/WEE is viewed as an additional cost and effort or something that is low priority for the business. There may be more fundamental issues related to the stage of development of the inclusive business model, e.g., the company may first need to establish a sourcing model before thinking about disaggregated data. Partner needs to be influenced through a range of incentives and provided with evidence. The question for CASA is how to demonstrate that integrating GESI/WEE could further enhance their business outcomes and to provide evidence. Need to have minimum interest/openness from company to do something different – otherwise will be resources wasted 	<ul style="list-style-type: none"> Focus: inclusion and access Leading with the business and commercial case, ensuring any GESI/WEE activities are aligned with the agribusiness partner's growth strategy. Provide examples showing why GESI/WEE benefits businesses. Attempt to incentivise a small pilot (heavily cost-shared by development partner) to begin building a business case to show the importance of GESI/WEE to the business and the potential benefits. Starting small to scale if success is realised. Collaborating with agribusiness partners to promote inclusion of women and other groups in economic activities along the value chain. Their contributions are recognised; they have access to production resources; and their rights are protected. Monitoring focuses on agribusinesses that have integrated GESI/WEE into their operations, the types of interventions/incentives introduced, their reach, and the emerging outcomes.

A common challenge across all three agribusiness groups is lack of good data on gender across business operations, which can undermine WEE actions.

CASA has observed that many businesses do not have access to sex disaggregated data on their supply chain. In Component A, this is driven by numerous factors, including formal company registrations of smallholder suppliers often being made with men due to prevailing norms or because the informal nature of many of the partners on Component A means they lack all but the most basic data (names and phone numbers) on smallholders. For CASA TAF, several companies source indirectly from smallholders, working through aggregators, meaning smallholder data are not available. Regardless of the reason, this lack of data undermines the ability to understand the role women are playing across business operations. This prevents a strategic approach to WEE, which should be based on an understanding of the existing role of women within the business. Additionally, a lack of access to WEE data creates challenges in incentivising businesses in groups two and three of taking on WEE activities, as a lack of disaggregated data prevents evidenced-based ROI calculations. CASA and future programmes should view identifying commercial incentives and building agribusiness capacities to both gather and analyse such datasets, often starting with a small pilot under the development partnership. Inspiration can be taken from how FCDO's Work and Opportunities for Women programme supported Sedex, a large European supply chain data firm, to improve its gender reporting which is now accessible by 1,190 companies using the service annually in 2024.¹²

Social norms and value chain dynamics often shape the baseline of individual companies. In many cases, traditional and cultural impediments to women's engagement in economic activities are so strong that it becomes a challenge for the agribusiness to be willing to break the gender barriers and adopt gender-responsive practices, especially if they can feasibly achieve their business goal by working with men farmers only. CASA

TAF have observed that attitudes of agribusiness management towards WEE activities are often correlated with such prevailing norms. In such instances, companies may see making WEE-based changes to their operations as having an associated cost, which can undermine the impact of ROI-based incentives. CASA has found some success in starting with a pilot in a location where the incentives are stronger (i.e., fewer social barriers, more opportunities for commercial benefit).

Past engagement with development programmes has often either undermined the confidence of some key stakeholders due to past failures or led to WEE/GESI being seen as a tick-box exercise. It is key to overcome the notion that 'being in the room' is all that matters and asserting that giving women a voice is about more than inclusion. Delivering this can be particularly challenging in environments when agribusinesses have past experiences with development partnerships that have only prioritised inclusion numbers, or where structures ostensibly set up to promote WEE have had little traction in practice. For example, despite having a functional all-women executive committee put in place by a previous INGO partnership, several women members of Pabitra Seeds (Annex 1.1) noted that male counterparts often overshadow women in business activities, negotiations, and decision-making.

3.3 Incentivising action: Responding to starting points to integrate WEE into agribusiness interventions

As CASA's partnerships are co-designed with the agribusinesses, it is imperative that any activity covered under a partnership has the full buy-in of both parties. For this reason, implementation teams must be able to identify the correct incentives to encourage agribusiness partners to see the value in including WEE activities as part of the partnership.

Examples of the kinds of incentives for WEE-related action by agribusinesses across the CASA portfolio are given in Table 5.

12. [Toolkit for Business: Investing in Women's Economic Empowerment to Strengthen Supply Chain Resilience; Sedex Gender Data Report](#)

Table 5: Examples of business case incentives for WEE activities

Stage of value chain	Business case	Examples of businesses testing the business case
Sourcing - production	<ul style="list-style-type: none"> • Women can help to meet volume targets (e.g., for processing plant utilisation or efficient logistics) – women can achieve equal or higher yields compared to men (e.g., women tend to follow protocols more closely) 	<ul style="list-style-type: none"> • Coscharis: Increased volumes for paddy processing; increased seed supply • BRM Agro: Increased rice production • Kennemer: Increased cocoa volumes • Samanu: Increased sunflower seed volumes • Pabitra Seeds
	<ul style="list-style-type: none"> • Women repay better 	<ul style="list-style-type: none"> • Coscharis: Increased access to certified rice seed varieties • BRM Agro: Increased rice production • Agwenda: Improved loan repayments by women • GAS (Lersha): Women must co-sign their husbands' contracts
	<ul style="list-style-type: none"> • Women already traditionally grow the crop, which can be commercialised 	<ul style="list-style-type: none"> • Organic Africa: Increased Rosella production • Arohan: Increased pork supply for value addition and processing pigs • Poultry in Malawi • Vegetables and dairy in Nepal
	<ul style="list-style-type: none"> • Women farming groups more reliable due to better capacities and sustained relationships with companies 	<ul style="list-style-type: none"> • Aquarech: Interested to work with women groups as senior women farmers hand over their operations to their daughters, ensuring a sustained supply chain relationship with the company • Satya Herbs • Tac Maz: Women have more patience to nurture their enterprise than men who want to sell quickly for ready cash and are more likely to side sell.
Sourcing - harvesting	<ul style="list-style-type: none"> • Women are more careful 	<ul style="list-style-type: none"> • SokoFresh: More women in quality control positions • Satya Herbs: Tharu women are closely connected to the land and environment
Sourcing - processing	<ul style="list-style-type: none"> • Women are better at sorting; women adhere to product quality standards 	<ul style="list-style-type: none"> • SokoFresh: More women involved in packhouses for quality assurance • Exotic: Macadamia sorting and quality control • Aliet Green: Coconut sugar processing • ChipChip: Women in the packhouse
Sourcing - marketing	<ul style="list-style-type: none"> • Women's inclusion is required for certifications 	<ul style="list-style-type: none"> • Sucafina: Coffee certification • Aliet Green: High women participation and strong safeguarding policies – required by its certification
Distribution - input sales	<ul style="list-style-type: none"> • Women make up 50% of the market and need to be targeted alongside men to create sales • Women as commercial agents to promote agro-products 	<ul style="list-style-type: none"> • DeHaat and Nileda: Targeting women clients for inputs, fertilisers, and biostimulants • Regen Organics: Testing of business case to employ women agents • Biosafe Biofertilizer Manufacturing: Women farmers as agents trigger more sales

Ensuring engagement with the correct personnel at the agribusiness, at the correct time, is critical in identifying the correct incentives and giving them traction. Identifying an individual or group within the business to lead on the development partnership, including on WEE/GESI issues, can support the identification of incentives in a way that gains traction with the wider company. Importantly, incentives should be identified with and presented to individuals with both a technical understanding of company operations and genuine decision-making power to initiate activities. This process and the associated challenges are different for Component A (e.g., sole ownership and centralised decision-making in smaller companies) and CASA TAF (e.g., highly stratified decision-making in larger companies). Across both components, it has been important to manage the tension between engaging agribusinesses on WEE issues early in the IBP process versus the need to build trust and commercial credibility with management first before introducing 'social' dimensions of partnerships.

As a minimum, technical assistance and partnership offerings should be designed based on the existing WEE/GESI baseline of the agribusiness, concretely linking this to their business plan. It is essential that WEE activities are embedded within the wider commercial vision of the business and that their level of integration and ambition is reflective of the business's GESI/WEE starting point. CASA TAF's four key principles for gender integration are also reflective of ideas of best practice from Component A:

- Focus on aligning gender strategies with tangible business opportunities. By framing gender inclusion as a growth lever, it is possible to overcome barriers and emphasise the commercial value, specific to the sector.
- Businesses vary in their awareness and commitment to gender inclusion. The approach considers cultural norms, gender dynamics, and organisational capacity, tailoring TA to each business's needs. A "gender equality spectrum" is used to identify starting points and design interventions that are appropriate and effective.
- Long-term success hinges on integrating gender practices into daily business operations. Focus on building internal capacity and ensuring that gender strategies are aligned with core business incentives, fostering ownership and a pathway to scale.
- Work with businesses to co-create customised gender indicators that align with their specific objectives and operational realities, enhancing relevance and promoting meaningful engagement.

Evidenced-based return on investment data is the most effective incentive to incorporating WEE/GESI focussed initiatives but is the hardest to provide.

Agribusinesses respond most confidently to quantitative commercial return on investment data. For instance, Agwenda (Annex 2.4) captured that input finance loans offered to women were repaid at an improved rate of 96.6% as compared to 78.4% by men. This offered a concrete business incentive to both expand on the inclusion of women within the supply chain and also to tailor further products and services to them as reliable customers. Several agribusinesses working in partnership with CASA provided qualitative reflection on the commercial value of engaging with WEE activities. For example, several companies reflected that women were more loyal and reliable suppliers, less prone to side-selling, and more likely to continue delivering quality product in a timely manner. However, qualitative evidence is generally less valued in terms of investing company resources than quantitative commercial data. In many cases, even simple data such as showing a company the percentage of women in their customer base (especially for distribution models) provides a helpful entry point for incentivising WEE efforts. Despite the significant impact such data can have, it is often difficult to acquire, especially at the project design phase, when most CASA partners do not have access to gender-disaggregated data beyond participation and therefore cannot run analyses to generate ROI (see Kunifira example in Annex 4.1).

Development programmes can support de-risking investment in WEE activities through the co-financing of pilots, which can also fill the evidence gap on commercial ROI. In some cases, WEE activities may require high initial investment. This is particularly true for capacity-building interventions, e.g., for women farmers or aggregators. It is CASA's experience that, without robust data on ROI, companies are unwilling to take on 100% of this cost. The role of CASA and other development programmes can be to de-risk this initial investment and provide the proof of concept/ROI through practical pilots to encourage independent continuation post-programme support. In CASA's experience, the ROI of such activities must be quite high to justify the high level of effort. If women are shown to be doing as well as men, or marginally better, that might not be enough to incentivise the company's additional investment in the absence of other factors such as company philosophical beliefs or wanting to access impact investment based on gender. In instances where companies are particularly sceptical, CASA TAF have found it productive to start

small and scale across the course of the partnership once initial success is shown. For example, TAF worked with Coscharis (Annex 5.2) to trial an initial in-grower seed multiplication model with 100 farmers (with TAF encouraging a #50/50 women/men split); based on the initial results from this pilot – women did as well/slightly better than men – Coscharis is now scaling 50/50 ratio to approximately 2,500 out-growers: at the time of writing, 1,148 out of 2,323 out-growers are women. In the case of Kennemer, 1,208 farmers out of 1,320 trained on climate adaptation practices were women and the company has set a target of increasing women suppliers up to 50%. Such interventions may seem small but can be important in initiating mindset and culture change towards GESI/ WEE activities within the business.

Desire to leverage investment, especially through impact investors, is an emerging incentive for WEE action, but is yet to gain traction with smaller businesses. Some CASA TAF partners, many of whom have received investment from development finance institutions (DFIs), believe that being able to showcase a gender/WEE angle to their business can open other sources of funding. This corresponds with TAF's observation that DFIs are increasingly looking for this and seeking to meet criteria for 2X¹³ eligible companies. However, DFIs are not representative of the wider investment landscape, so programmes and agribusinesses must recognise the variable incentives that different investment entities have for engaging in WEE action. In the case of smaller agribusinesses, who primarily look to leverage local debt financing¹⁴, access to finance is less of an incentive for WEE integration.

Historically, in some cases, agribusiness partners have primarily seen GESI/ WEE as a cost of doing business with development partners. However, a key element of CASA's approach, and a broader opportunity for development partners, is to help companies think about gender in a different way, re-framing gender-responsive practices as good business and providing an opportunity to test new approaches. It can take time though to bring all businesses along on the journey. Under Component A's approach, some businesses have remained ambivalent to the value of WEE/GESI action, but where there have been significant opportunities for smallholder farmers within the value chain (i.e., including women, even if not specifically targeting them), CASA has proceeded with the partnership, often with gender inclusion goals. As highlighted in Chapter 4, such inclusion can still create genuine economic benefits for women smallholders. Development programmes should take the role of collating evidence on the role of women within the business, firstly to ensure no harm is being done, and secondly to understand if/how incentives may be found to encourage further engagement by the company with WEE/GESI issues. It is important to persist with such efforts as not every business will be convinced on the value of WEE activities at the design stage, and they might come to realise this later.



Pushpa Bhattarai, a fish farmer in Rupandehi District, Nepal, has benefited from training on feed application and a demonstration plot supported by CASA's partnership with Annapurna Feed, seeing improved yields from her fishpond. (See case study.)

13. The [2X Challenge](#) was launched at the G7 Summit 2018 as a bold commitment of development and multilateral finance institutions to invest in the world's women. Since then, the flagship initiative has raised gender lens investments totalling US\$33.6 Billion.

14. Covey, J., Hague, M., Parker, A. and Savage, W. (2025) [Multiple Pathways for Leveraging Investment in Agribusinesses: Lessons from CASA](#). CASA.

LEARNING CHECKPOINT 2

- Co-creation at design stage with the agribusiness should always include a focus on GESI/WEE using a gender responsive diagnostic tool to identify the company baseline (which are highly variable). Finding the right entry point in the company to have these discussions, and who has decision-making power to institute WEE activities, is key.
- Implementers must balance the need for rigorous identification of WEE baseline and highlighting it as a key programme issue with the desire to sufficiently incentivise the partner, who is almost always primarily driven by commercial factors.
- A commonality across agribusinesses is lack of good data on gender across business operations, which can undermine efforts to incentivise businesses to take on WEE activities, as a lack of disaggregated data prevents evidenced-based ROI calculations.
- Given challenges in accessing disaggregated data, development programmes must find mechanisms to incentivise and then build the capacity of agribusinesses to collect and analyse sex-disaggregated data on their smallholder suppliers as the basis for ROIs on WEE activities. This can start with a small pilot to show proof of concept which can then be scaled.
- Where impact investors are absent, development programmes can support de-risking investment in WEE activities through the co-financing of pilots which can also fill the evidence gap on commercial ROI.
- It must be recognised that in some cases, agribusiness partners may need more time to be ready to implement GESI/WEE initiatives, or be struggling with limited time, resources and ability to prioritise these efforts. In such instances, development programmes should promote experimentation and piloting to highlight the ROI, always leading with the business case.

4. CASA'S CONTRIBUTION TO THE FOUR LEVERS OF WEE

RQ3: *What impacts has CASA generated for WEE and GESI across its interventions and where are there opportunities to improve?*

RQ4: *What are CASA's findings on the broader issues of delivering WEE and GESI through commercial agriculture projects? What implications do these have for other current and future programmes?*

Having established how WEE and GESI elements have been embedded within the design of CASA's interventions with agribusinesses, this chapter explores the outcomes that CASA interventions have had on GESI/ WEE across the four key levers. Qualitative data is drawn from across focus group discussions with smallholder farmers and key informant interviews with agribusiness leaders from both Component A and CASA TAF. This is supported by quantitative data from Component A annual outcome assessments in Malawi and Nepal.¹⁵

4.1 Inclusion

At the most basic level, CASA has measured the inclusion of women in its interventions by counting the number of women reached by CASA's activities with agribusiness partners. As of March 2025, Component A activities cumulatively reached 380,907 smallholders, 54% of whom are women. CASA TAF works with a varied portfolio of businesses whose supply chains are constituted by 41% women on average. While CASA A selects value chains with high levels of women participating as a starting point, CASA TAF is selecting businesses which can implement sustainable, inclusive business models from a relatively small pool of investees and does not include a specific gender lens in the initial selection. Selection processes are set by partner investors' priorities and agribusinesses' capacity to receive technical assistance. Gender analysis is completed and goals are set during the Inclusive Business Planning process, based on the context and starting point of each individual business.



Florence Batoni, CEO of Platinum Agribusiness Ltd, one of CASA Rwanda's partners, in the agri-SME's chicken house

15. Interventions in Ethiopia and Rwanda have not yet reached the point of having quantitative outcome assessment data.

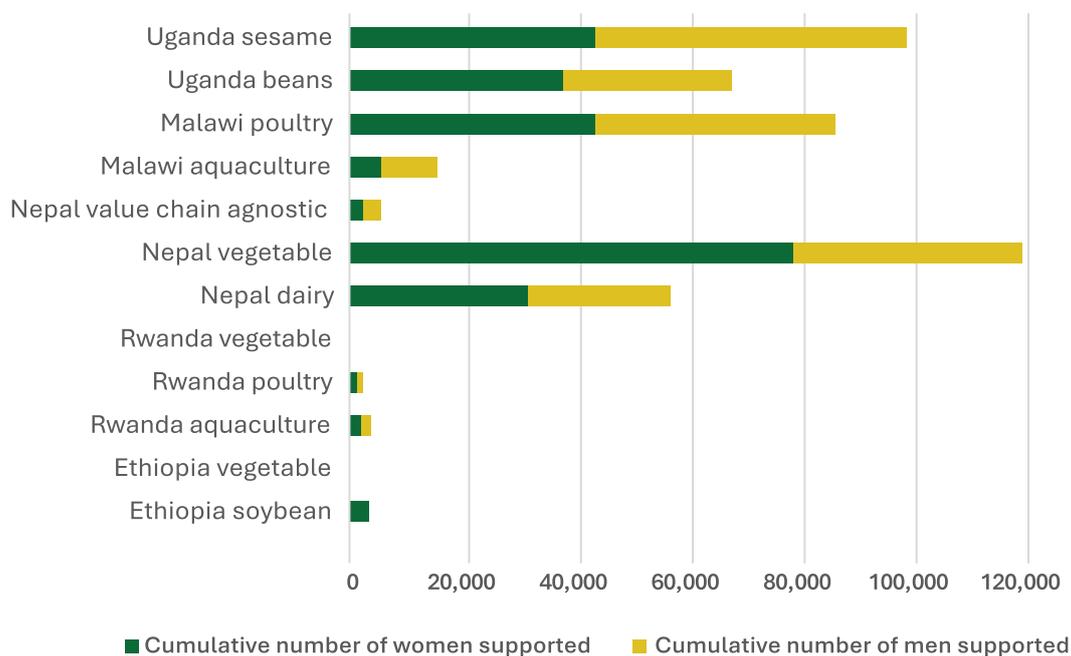


Figure 2: Women's participation in Component A activities 2019-2025, disaggregated by value chain

Inclusion data shows consistently high women's participation in Component A value chains, with the exception of soyabean in Ethiopia¹⁶ (Figure 2). Despite consistently high inclusion in Component A activities, these data do not reflect wider inclusion within the value chains more broadly. In reality, some of the Component A value chains such as vegetables in Nepal and poultry in Malawi are traditionally highly inclusive for women, whereas other value chains such as soyabean in Ethiopia are dominated by men. As such, Component A has experience of a) working in markets where women are already well included and make them more profitable, or b) improving the inclusion of women in existing commercial markets where they are currently poorly represented or marginalised. Component A has often observed that value chains with higher baseline women's participation are easier to work with on WEE initiatives that aim to improve the access and agency of women already included in the supply chain and those brought in by programme activities, as there is less social stigma around their participation. However, even in these instances where women's participation is already high, it is essential that activities are informed by gender analyses that cover inclusion (i.e., where are/ aren't women participating in the supply chains and are there any systemic barriers to realising increased

benefit), access to and agency over resources (i.e., how can constraints for those participating be addressed, e.g., access to inputs, markets, information), access to benefit (i.e., to what extent do/can women access the income, e.g., direct payments, contracts), and any potential risks (i.e., such as trade-offs or gender based violence).

Disparity in women's inclusion in value chains reflects traditional gender biases in agricultural production. Such biases mean women's agricultural labour is often pigeon-holed within specific value chains or stages within value chains, which are viewed as "women's work". These biases must be considered by agriculture programmes aiming to reach women and promote additional access and agency. For example, CASA has aimed to facilitate agribusiness models within several value chains that already had high women's participation across the value chain – here the aim is to deepen impact, supporting women to make their production more commercially viable, and thus improving their economic returns. Notable examples of this include Arohan (Annex 5.3), a piggery in India partnered with CASA TAF, where the supply chain was 80% women at baseline. On Component A, value chains with high women's inclusion included work in Nepal on medicinal and aromatic plants¹⁷ and vegetables

16. An extensive review of CASA's approach to value chain selection is given Covey, J., Savage, W. (2024) [Partnering with Agri-SMEs for Development Impact: Lessons from CASA](#). CASA.

17. Dhakal, P. (2024) [Empowering Women and Growing Nepal's Medicinal and Aromatic Plants Industry: An agribusiness's journey](#). CASA.

and in Malawi on poultry. Opting to work in value chains with significant women's inclusion has allowed benefits to accrue to women (see below on access, agency and transformation), even when in-depth gender-informed project design did not necessarily take place.¹⁸ This highlights the value of selecting value chains which have strong gender inclusivity, using this inclusion as a starting point for further WEE activities.

CASA has also worked to improve the inclusivity of supply chains / nodes of the supply chain that women may typically be marginalised in, or to facilitate alterations that allow women to take on more diverse roles within the value chain. Potential ways of doing this include through adaptation of the business model to be more conducive to involving women smallholders as suppliers (e.g., by addressing women-specific barriers to input financing¹⁹); through selecting specific varieties of agricultural produce (Box 2); through providing capacity-building for women to build the pipeline of farmers and/or aggregators; and through making it easier for women to participate in the value chain, e.g., through developing labour-saving approaches and tools. In the case of Farmerline, CASA TAF supported with building a pipeline of women aggregators. Farmerline is now working with 16 women within a total of 25 aggregators (up from 3 out of 7 at the start of the project) and there is a pipeline of an additional 40 women aggregators who can be engaged by the company in future. In another case, CASA TAF are supporting a business to develop a labour-saving tool to

make harvesting less onerous for women. Decisions on which is most appropriate are typically made on a case-by-case basis depending on the need of the agribusiness, i.e., is there a variety that could improve inclusion and also has market demand (such as the examples above).

Supporting agribusinesses with market linkages can lead to market expansion and increased demand for raw materials, which can be fed by increased inclusion of women smallholders. CASA has worked with several agribusiness partners to explore new markets and promote demand. In most instances, this has required an increase in both the quality and quantity of raw materials. Where competitive or preferable to outsourcing or importing, CASA has supported businesses to meet this need for raw material by formalising and expanding their smallholder supply chains. This has often required establishing mechanisms through which agribusinesses supply services to encourage improved production quantity and quality by smallholder suppliers. Whilst the benefits of these changes in engagement are multiple (explored below), at the most basic level they often, depending on the value chain, mandate the agribusiness to engage more smallholder farmers, promoting increased inclusion of smallholders into the value chain (often disproportionately women due to the nature of the value chains selected on Component A) and deepen the benefits derived by each smallholder (see MSSK [Annex 1.2] and Goras [Annex 1.3] case studies).



Members of Tikondane Club – an out-grower group with Umodzi Poultry, a CASA Malawi partner – in front of their quail house

18. See Chapter 2 on the need for robust gender analysis at the partnership level.

19. See case studies in Annexes 1.1, 1.3, 2.2, 2.4, 3.1, 4.3, 5.2.

Box 2: Improving inclusion by promoting alternative and commercially viable varieties

The introduction of new varieties of agricultural products that are more conducive to women's inclusion is an approach adopted by both Component A and CASA TAF.

CASA TAF partner, Indonesian coconut processor Aliet Green (Annex 5.1), was supported by CASA to improve the inclusivity of the coconut supply chain. Typically, harvesting the sap of coconut trees, which requires climbing to significant heights, had been a role only done by men. Through partnership with CASA, Aliet Green has introduced the Genjah Entok Kebumen (GEK) coconut variety to women farmers for them to increase their access to coconut sugar raw materials because GEK is a smaller tree, making it easier for women to harvest its coconut sap independently. Although the introduction of GEK will open access for women farmers to material resources, allowing them to tap coconut sap more independently, there are two key challenges which were recognised up front by Aliet Green and the CASA TAF team and incorporated into programme design. Firstly, the lack of research on good examples, and the success of GEK varieties in producing quantity and quality sap for coconut sugar production, means that some farmers are approaching investing in the new trees with caution. Many expected to have sufficient time (i.e., four years at least) to monitor the adoption of the GEK before scaling adoption. Secondly, planting GEK trees, which cannot be shaded, has the potential to promote cutting down tall mature trees on agroforestry plots, threatening biodiversity. Women farmers reported this was the cause of some arguments with their husbands, who were against felling mature trees and conventional coconut trees. As such, CASA TAF also provided technical assistance on agroforestry design, and when agroforestry is appropriate given the conditions of the farm. Aliet Green Warriors are expected to share this knowledge and understand their farms' situations to guide farmers on how they can apply sustainable agricultural practices consistently, and to have options for decisions. The potential trade-off and environmental consequences of GEK introduction highlight that when making accommodations for improved inclusion, the wider implications and possible trade-offs must be considered. It also highlights that WEE interventions do not have to be about enabling women to do the same job as men (i.e., tap the sap), but can be broader, e.g., focusing on finding alternative ways of increasing the value of the final product or the share of this captured by women, as reflected in CASA TAF's strategy of parallel support on the implementation of the digital system.

In the case of Component A, poultry work in Malawi took a strategic shift towards indigenous and dual-purpose poultry (Annex 2.3), as they require less management and feed, meaning they are ideally suited for women smallholders who typically have lower access to capital and cannot afford the inputs (e.g., commercial feed, medication, housing) that are typically associated with broiler production. Both the agribusiness and the smallholders were incentivised to capitalise on this switch due to the growing market (in terms of demand and price) for this breed.

Women's inclusion can be restricted by gendered disparities in access to capital resources (e.g., land, finance, labour/time) and expected social roles.

Across several of the contexts in which CASA works, women frequently have less access than men to land, finance, and labour. This creates significant challenges in embedding them within agribusiness supply chains, which often requires the mobilisation of such capital to produce in sufficient quality and quantity. This is a common problem faced by commercial agriculture programmes, which are often incapable of reaching the poorest of the poor, who lack the resources to participate

in supply chains. Across CASA contexts, five common barriers to women's inclusion were identified (Table 6). Across the portfolio, innovative agribusiness models facilitated by CASA show potential in overcoming these systemic barriers, improving inclusivity for women and broadening the opportunity to benefit from engaging with agribusinesses. Table 6 highlights some of the key models facilitated by CASA. The importance of such models for improving inclusion highlights the need for identifying innovative and flexible agribusinesses at the partner selection phase.²⁰

20. This process is highlighted in Covey, J., Savage, W. (2024) [Partnering with Agri-SMEs for Development Impact: Lessons from CASA](#). CASA.

Table 6: Systemic barriers to women's inclusion in commercial agriculture and examples of CASA business models and activities aimed at overcoming them

Barrier	CASA examples of alternative business models
<p>Limited Access to Land Ownership: Women often face cultural restrictions that prevent them from owning or inheriting land. In many cases, land is controlled by men family members, and women can only access it through their husbands or men relatives.</p>	<ul style="list-style-type: none"> • Models that commercialise less land-intensive varieties, such as the case with dual-purpose chickens in Malawi (Tac Maz, Annex 2.3), enabling smallholders to derive income without having to first acquire land. • In-grower models where smallholders farm agribusiness-owned land, such as is the case with Goras (Annex 1.3), who employ women smallholders to work on lands rented by the company to produce forage, and Coscharis (Annex 5.2), whose in-grower scheme allows farmers to produce on Coscharis land, paying the land rental fee at the point of sale. • Access to broader economic opportunities which do not require access to land (e.g., processing).
<p>Gender Roles and Expectations Leading to Labour Inequality: Traditional gender roles expect women to prioritise household responsibilities, such as childcare, cooking, and managing the home, over economic activities like farming. This limits the time they can dedicate to farming or expanding their agricultural enterprises.</p>	<ul style="list-style-type: none"> • Labour inequalities can be overcome at the point of production and sale (see below on market access) • At the production level, use of, for example, alternative varieties, inputs, and mechanisation options, that are less labour-intensive can remove labour-related barriers to inclusion (Annexes 2.3; 5.1). • Some CASA partnerships have observed green shoots of transformation in labour relations leading to some redistribution of household labour, improving the ability of women to participate in commercial activities (see Section 4.4).
<p>Access to Inputs and Resources: Women may face challenges in accessing agricultural inputs like fertilisers, seeds, and equipment due to sociocultural biases that prioritise men as the primary commercial farmers and also because of their high cost, often unaffordable to women, who may also face additional challenges in accessing finance.</p>	<ul style="list-style-type: none"> • Models of input financing that enable smallholders with limited capital to access quality inputs needed for production. In Malawi, CASA worked with Agwenda (Annex 2.4) to pilot repaying input financing with eggs, rather than cash, to allow entry into commercial agriculture with a view to building income and being able to pay in cash.
<p>Market Access Restrictions: Social expectations may limit women's mobility, preventing them from traveling to distant markets to sell their produce or negotiate better prices.</p>	<ul style="list-style-type: none"> • At the point of sale, agribusiness models which undertake collection either from the farmgate, or at a local collection centre, can provide access to markets for women unable to travel long distances to other more traditional points of sale, such as regional markets (MSSK, Annex 1.2).
<p>Stigma against Leadership Roles: Women are rarely given leadership positions in farming cooperatives or community organizations.</p>	<ul style="list-style-type: none"> • By working through women-owned agribusinesses or women-led cooperatives or savings associations, CASA has improved the commercial viability of women-led business models. • Qualitative evidence suggests that through engagement with commercial farming in agribusiness supply chains, women can gain increased confidence and feel able to take on other leadership positions within their communities (see Section 4.3).

CASA has struggled to create inclusion for the most marginalised women in the localities that it works.

Noting that women are not a homogeneous group, it is important to acknowledge that in many instances, there are structural barriers to particular groups. For example, caste-based discrimination in Nepal creates a barrier for both CASA and its agribusiness partners in reaching the most marginalised women. For example, MSSK (Annex 1.2) reflected that *“caste-based discrimination is quite pervasive in the communities here. It impacts the business when employees and smallholders are not willing to collaborate and network with a potential Dalit smallholder. There is a caste-based segregation that blocks their participation in a business like ours. There are many Dalits who are hesitant to join as members due to the discrimination”*. For CASA and future programmes, deploying an intersectional lens while performing gender analysis might help in identifying those women in the supply chain who have not been able to participate in CASA's activities and find alternative ways of supporting them. One way of doing so, through commercial agriculture, is by targeting the commercialisation of traditionally marginalised agriculture products, as seen in Component A's work in medicinal and aromatic plants in Nepal²¹ and CASA TAF's work with Organic Africa on Rosella in Zimbabwe. Further activities targeting the needs of vulnerable and marginalised groups may be beyond the scope of commercial agriculture programming, with commercial incentives difficult to identify. As such, there may be a need for linkages with broader social development programmes and actors.

The sustainability of inclusion activities promoted by CASA is contingent on their commercial success.

CASA has been successful in reaching a high number (and percentage representation) of women farmers through its work. However, the danger of this work being dropped is highlighted by the case of Goras (Annex 1.3). After a previous partnership with an INGO, Goras's women's leadership structure became largely defunct, with men taking greater control of production and business decisions. To avoid this happening with CASA activities, the programme has sought to understand the incentives for agribusinesses to continue to engage women smallholders. Whilst, as mentioned in section 3.2, proving the ROI of improved women's inclusion has been challenging, there are some success stories, such as improved loan repayment rates under Agwenda (Annex 2.4). Capturing commercial benefits arising from improved women's inclusion within agribusiness supply

chains must be a key aim of development programmes looking to secure the sustainability of their actions.

Programmes that partner with agribusinesses are poorly placed to centre smallholder visions of empowerment in project design; whilst CASA has promoted inclusion within supply chains, inclusion within its own intervention design could be improved.

Chapter 3 reviewed the largely commercial factors used to incentivise agribusinesses to integrate GESI/ WEE action within the partnerships they co-design with CASA. The voice often missing from this co-productive process is the voice of the women smallholder farmers CASA seeks to support. Notions of empowerment are always localised and highly context dependent. Through its modality of working through partnerships co-designed with agribusinesses, CASA has had no mechanism for meaningfully integrating smallholder voices at the project design phase. Future projects looking to centre WEE should provision resources at the project design phase to mobilise smallholder farmers to ensure their visions of economic empowerment – both what it looks like and how it might be achieved – are included as the basis for partnerships in which they are the intended beneficiaries.

4.2 Access

4.2.1 Access to economic opportunities and markets

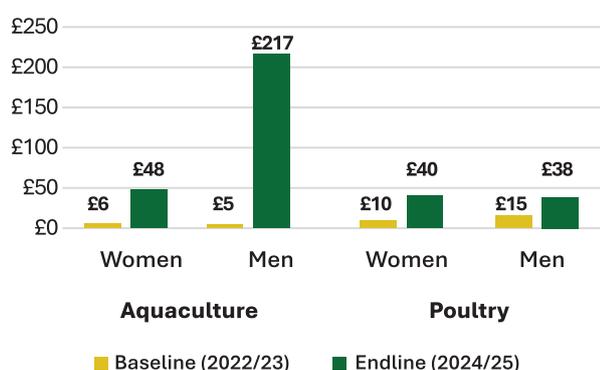
Through the facilitation of new modes of engaging smallholders within agribusiness supply chains, CASA aims to contribute to increases in smallholder incomes. Figure 3 shows the increase in income realised amongst smallholders on Component A. The significant variation in overall net income status between Nepal and Malawi is reflective of the different commercial maturity and scale of operations of smallholders engaged in the two countries. In Nepal, both dairy and vegetable farmers engaged through agribusiness partners tend to have larger and more well developed plots that are their primary source of income and therefore earn larger amounts of money from value chain specific activities. Additionally, both the dairy and vegetable sectors in Nepal are well established, with larger agribusiness off-takers, secured markets, and a longer history of production at the smallholder level. In contrast, smallholder participation in commercial poultry and aquaculture in Malawi is still at a nascent stage. For the poultry value chain, the agribusiness landscape

21. Dhakal, P. (2025) [Empowering Women and Growing Nepal's Medicinal and Aromatic Plants Industry: An agribusiness' journey](#). CASA.

is characterised by two large commercial players controlling circa 90% of the market and many small and often informal agri-SMEs operating in the other 10%. In aquaculture, the entire value chain remains largely underdeveloped, with small and medium commercial players still working to establish a steady path to growth. The only large player that previously dominated the market decided to suspend its operations in 2023 due to escalating financial challenges in the face of increasing cost of production and heightened competition from

cheap fish imports. As such, commercial production by smallholders is at the nascent stage in these value chains, meaning production scales are often lower, with the value chains not providing the primary source of income. Despite the low income amounts in Malawi, the observed income increases cannot be dismissed. For many of the participants, these income increases represent their first opportunity to meaningfully engage in the market as a seller, which can be socially significant in shifting relationships with their community.

Changes in mean net annual income for smallholder supported by CASA in Malawi



Changes in mean net annual income for smallholder supported by CASA in Nepal

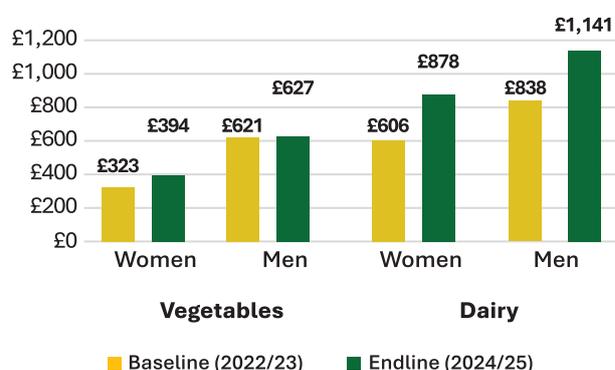


Figure 3: Changes in mean net annual income for smallholders supported by CASA in Malawi and Nepal, disaggregated by gender and value chain

Different value chains have had a greater success in improving the income realised by smallholders, with some offering stronger returns for women. All four Component A value chains for which there is available data show an increase in smallholder income between baseline and endline (Figure 3). In three of the four value chains, with the exception of aquaculture, women saw a larger percentage uplift in average annual net income than men. Despite this, in all value chains apart from poultry, male smallholders supported by CASA have a higher mean income than supported women smallholders. This is likely a result of better access to key resources (land, credit, inputs, etc.) which is reflected in their higher baseline levels of mean income. The highest percentage increase in mean annual net income for women was seen amongst aquaculture

producers in Malawi. This is indicative of both the high start-up costs (e.g., for input procurement or pond digging) which suppress net income at baseline as many women were just starting out, and of the ready market for fish once grown. In the case of aquaculture, men were able to increase income faster than women. This is likely because they had additional access to capital to invest in infrastructure and inputs (or already had access to these) and therefore were able to scale faster, seeing a greater increase in net income. Figure 3 also highlights the income disparities between smallholders in Malawi and Nepal, which are largely driven by a) macroeconomic conditions in the countries and b) the baseline level of commercialisation of smallholders supplying CASA's agribusiness partners, where farmers in Malawi were often just starting out in 'farming as a

business' or were operating informally i.e., just selling a few surplus fish or birds within their community.²² Whilst the percentage increases in mean annual income of women smallholders are largest in Malawi, in real terms, the incomes of women farmers in Nepal saw significantly higher growth from a significantly higher baseline.

Income uplift is highly variable across participating smallholder farmers. Whilst Figure 3 shows the average income levels across genders and value chains at baseline versus endline, it is important to note that this conceals some significant variation between farmers. Some smallholder farmers do particularly well and are able to invest sufficiently in commercialising their agriculture operations to realise large income uplift. This highlights how agribusiness linkage programmes such as CASA often create the most benefit for 'stepping up and stepping out'²³ farmers. Some other farmers have seen their income decrease between baseline and endline, though this may be due to external factors beyond the CASA programme. For most farmers, modest income uplift of between 5-10% is seen as a result of securing markets or adopting improved practices. What is not accounted for in these figures, but could be usefully monitored by future programmes, is the level of investment that smallholder farmers have made into agricultural production. Global increases in the cost of living, and more specifically in agricultural inputs, may well have reduced smallholder ability to invest into agriculture (this is likely to be especially true for women who face existing barriers to accessing finance), which may have stifled the possibility of capitalising on agribusiness linkages and associated services to realise income uplift. Future programmes may wish to revise their methodology to better account for levels of investment and allow movement towards a smallholder return on investment metric which may give a more accurate indication of the economic benefits arising for agribusiness linkages.

CASA has mainly facilitated access to economic opportunities through improving access to reliable and higher value markets for smallholder farmers by encouraging linkages with partner agribusinesses. Agribusinesses sourcing through smallholder farmers have a concrete incentive to improve the quality and quantity of raw materials to satisfy their markets. This incentive has been used as a point of leverage for CASA to promote improved access to markets for smallholders. Access to agribusiness supply chains is often particularly

beneficial for women who face gendered barriers to accessing local markets if they are unable to travel long distances for safety reasons or because of other labour commitments. Strong examples of this can be seen in Arohan (Annex 5.3), who, in partnership with CASA TAF, are focussing on increasing the efficiency of their sourcing and supply chain management (offering cost savings to the business), including the deployment of a mobile application that facilitates commercial transactions with women suppliers. Payments are then made directly to their own bank accounts. On Component A, MSSK Dairy in Nepal (Annex 1.2) offer door-to-door milk collection, which has strengthened women's economic opportunities by saving time and logistical cost. One woman supplier to MSSK reflected that *"There is an employee on MSSK's payroll to collect milk from each house. The person is trained to transport milk. I don't have to care anymore about how to deliver it safely. It saves time and transportation cost, too."*

CASA has formalised these linkages and access opportunities by facilitating contract farming arrangements which provide benefits for both agribusiness partners (who secure access to raw material) and to smallholders (who secure a guaranteed market and price, allowing financial planning). For example, NS4Y in Malawi (Annex 2.1) have contracted 491 women smallholder farmers (49% of total contracts signed), enabling them to access integrated inputs credit in the form of fingerlings and fish feed. NS4Y's business case aims to boost its fish supply by diversifying sourcing — from sole reliance on Lake Malawi's capture fisheries as is currently the case, to include production from the 1,000 contracted out-grower farmers. This business strategy is designed to help the company exploit the business growth opportunity presented by the current domestic fish supply gap and increase revenue by an estimated £16,619 during the pilot phase and £166,190 annually upon scaling the Pay-As-You-Grow (PAYG) input financing model. Access to these improved farming inputs is helping the involved smallholder farmers to increase their fish farming productivity by an estimated 60 percent, which can be converted into increased income with the guaranteed market provided through the contract farming arrangement, where NS4Y offer better prices than the local fish vendors and they also save on transportation costs through farm-gate sales.

22. In 2019, Nepal moved to classification as a 'lower-middle income country', whereas Malawi still sits as a lower-income country. This is reflected in GNI per capita, which sits at \$1,634 in Malawi versus \$4,726 (constant 2021 PPP\$) as per the [HDI index](#).

23. See DFID [Conceptual Framework on Agriculture](#)

4.2.2 Access to technologies, information and services

Access to technologies, information and services that facilitate production is often crucial in enabling women to capitalise on economic opportunities available through engagement with agribusinesses.

Many agribusinesses and smallholder farmers across the CASA portfolio reflected that a lack of access to technologies, information and services undermined smallholders' ability to provide the necessary quality and quantity of product to participate in supply chains.

This is often disproportionately true for women, who lack the access to capital to participate and reap economic benefits. CASA has seen that agribusinesses are often incentivised to facilitate the provision of information and services as it helps ensure that the supply of raw material meets the needs of their onward markets in terms of quality and quantity.

Leveraging this incentive to meet smallholder needs, CASA has piloted a range of models for reaching smallholder farmers with information on good production practices (Box 3).

Box 3: Models for reaching smallholder farmers with the necessary information to ensure sufficient quality and quantity of production

Direct provision by the company

Some of CASA's agribusiness partners have been supported to improve their information services to smallholder suppliers. For example, Coscharis (Annex 5.2) have scaled embedded services for smallholder suppliers, including access to quality inputs, training, and market linkages. Management recognised these services as critical in addressing barriers faced by women smallholders, such as limited access to resources and technical knowledge, which had to be overcome to ensure quality product was supplied to Coscharis.

Connection with other service providers

In other instances, agribusinesses opt to use other market actors to provide information to their farmers. In Ethiopia, CASA is looking to connect smallholders receiving biofertiliser from Bio-Safe (Annex 4.3) with government extension services who will themselves receive training on proper application practices under the partnership. A private sector example can be seen from Abiral Dairy in Nepal, who co-design information products for smallholder suppliers with a service provider located around their sourcing site in the Terai. Utilising service providers to provide information can reduce the logistical burden on the agribusiness, allowing them to focus on processing and market opportunities, whilst also allowing them to draw on the production expertise of specific professional providers.

Training of trainers approach

A more cost-effective model of delivering information services to women smallholders at scale has been to adopt a training of trainers approach. For example, in Malawi, CASA partnerships have focussed on strengthening systems for community-led extension services such as lead farmers and community animal health workers (CAHWs) that continue to benefit the smallholder farmers through low-cost and readily available extension services and support. Additionally, unlike with the professionally trained extension workers, women farmers expressed that they find it easy to work with these locally mobilised lead farmers and CAHWs (Agwenda, Annex 2.4). Similarly, Bio-Safe in Ethiopia (Annex 4.3) found that women performed better than men in providing extension advice (increased uptake) and as agro-dealers when selling to women-only groups, creating an incentive for training more women agents. Training of trainers is particularly effective when training is targeting many smallholder farmers.

Digitisation of information services

CASA has also explored the opportunities and efficiencies that can be realised through the digitisation of information services. CASA TAF assisted DeHaat, an ag-tech company in India, in streamlining and expanding its digital service offerings by implementing a physical and digital extension model to provide information on inputs, farm services (e.g., soil testing), and climate adaptation practices. The pilot uses both in-person and digital channels to examine the viability of providing tailored content to farmers. The aim is to develop a scalable, cost-effective model for agricultural extension and service delivery to maximise farmer adoption of improved practices and deliver advice efficiently to farmers. Component A has sought to work directly with tech companies such as GeoKrishi to improve their offering to agribusinesses and therefore promote increased access of digital extension services for smallholder farmers in agribusiness supply chains. CASA has also worked with Lersha in Ethiopia (Annex 4.2) to improve access to information for women vegetable producers. For further information, see [Review of Digitisation Work Carried Out by the CASA Programme](#).

There is evidence on the success of improved access to services and information leading to the adoption of good agricultural practices.

Qualitatively, smallholders had positive reflections on the impacts of training on their production and therefore ability to capitalise on economic opportunities. Women smallholders working with Coscharis, for example, reported significant improvements in farming practices due to Good Agricultural Practices (GAP) training (Annex 5.2). For

example, they adopted proper timing and measurement for fertiliser application and began using improved seeds, resulting in higher yields. Quantitative data from Component A outcome assessments confirm this positive trend (Figure 4). It would be beneficial to collect more nuanced data on the nature of training provided on specific practices to identify if particular training modalities were more or less effective in promoting the adoption of multiple GAPs amongst smallholder farmers.

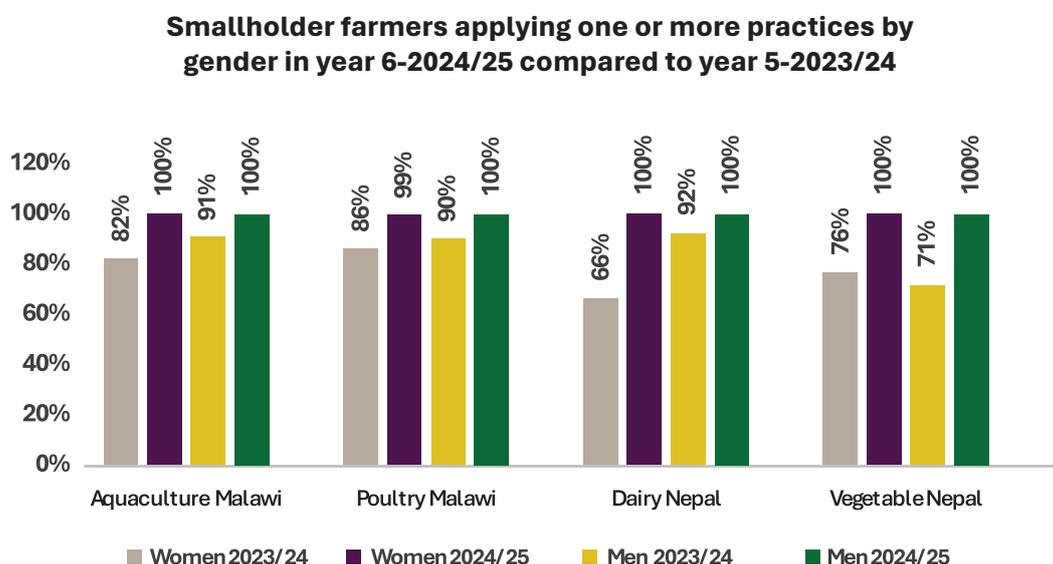


Figure 4: Uptake of additional good agricultural practices by Component A supported farmers

Specifically, CASA has targeted improving access to climate-related information to promote resilience amongst women smallholders engaged by partner agribusinesses. Agribusinesses can be incentivised to promote climate smart practices amongst their smallholder suppliers if they realise the potential vulnerability of their supply chain to climate change and the potential commercial cost of inaction. In most training activities under agribusiness partnerships, CASA has sought to integrate training on relevant climate smart agricultural practices. As with good agricultural practices,

the rate of uptake is variable across value chains, as highlighted by Figure 5. The data also suggest that CASA trainings have been more successful at promoting uptake amongst men as compared to women. This could reflect differential access to capital and therefore ability to adopt practices, or differential access to training and services to support this adoption. Further exploration is required. The learnings from WOW on the value of Farmer Voice Radio may offer insight on how to more effectively reach women with information (Box 4).

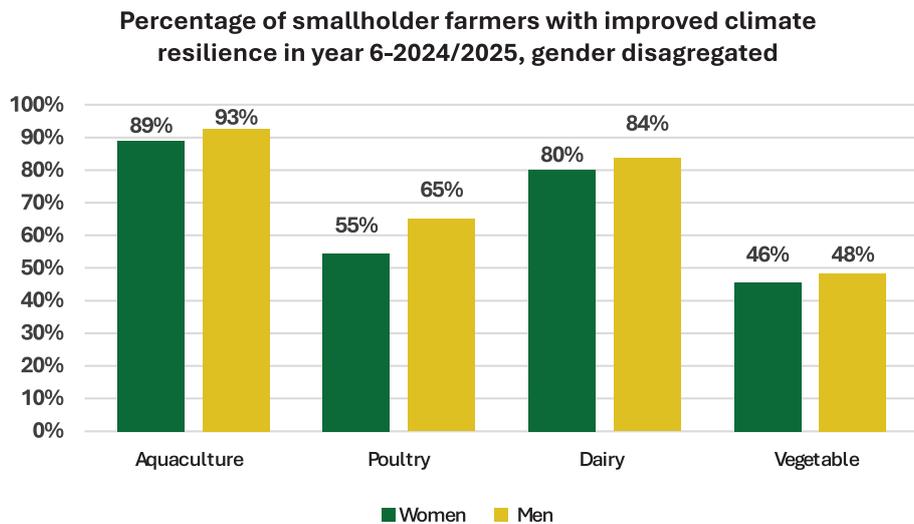


Figure 5: % of smallholder farmers across Component A value chains with improved climate resilience, counted as % of farmers adopting at least one additional climate smart production practice at outcome assessment (2024/25) as compared to baseline (2022/23)

Box 4: Work and Opportunities for Women (WOW) Programme: Using farmers' voice radio as a community platform for enhancing agricultural production and discussing gender dynamics

Funded by UKAID, the WOW Programme aims to improve economic opportunities for women working in global value chains. The programme has developed business partnerships to reduce the barriers that prevent women from securing dignified, equal, and economically empowering work.

In Kenya, the WOW Programme [partnered with Twinings](#) to support women smallholder tea farmers in adopting agricultural practices that enhance resilience to climate change. Twinings had been working with the Lorna Young Foundation (LYF) to fund a Farmers' Voice Radio project that uses local-language FM radio stations to discuss challenges smallholder farmers face. For each radio series, a Programme Reference Group (PRG) comprised of smallholder farmers is selected from the community. The PRG works with technical experts, including agronomists, researchers, and gender specialists, to develop programmes covering production-related topics and challenges that farmers are facing.

Once the plan is agreed upon, the PRG and the technical experts meet monthly to discuss four to five topics relevant to that time. Their conversations are recorded by a local radio station and edited into 30-minute episodes, each focused on one topic. Each episode is broadcast twice a week at times chosen by the farmers to fit their daily routines. All episodes are also uploaded to a dedicated YouTube channel, which can be accessed for free when needed. At the end of each episode, a telephone number is shared so that listeners can send in comments and questions that are then discussed in subsequent episodes.

The Farmers' Voice Radio project provides farmers with access to a platform where they discuss topics relevant to agricultural livelihoods, such as farm diversification, climate change risks and mitigation strategies, and household and community gender dynamics. It is an innovative method for training and capacity building to reach a wide audience. Radio listenership has become a community event, with farmers given a voice and a community forum facilitated by Radio Champions who organise communal listening sessions in public spaces. Importantly, radio programmes have also raised awareness of gender dynamics and challenged attitudes and social norms.

Box 5: AgroBIG: Empowering women farmers through value-adding services and market linkages

In a collaborative effort between the Ethiopian and Finnish Governments, the Agro-Business Induced Growth (AgroBIG) Phases I and II were launched. AgroBIG aimed to enhance job creation and increase incomes of agricultural households in the Amhara regional state. The main approach was to foster a market-driven strategy among the various stakeholders in the potato, onion, rice, and maize sectors. While AgroBIG targeted the general population involved in these sectors, special attention was given to helping women and youth gain employment by training them to offer value-adding services and products to farmers and traders.

AgroBIG has empowered women farmers by providing essential training in business management, record keeping, and customer handling. One beneficiary shared that through this training and connections with traders, she gained access to broader networks. This allowed her to source higher-quality seed potatoes and secure larger purchase contracts for ware potatoes, which she could then offer to more markets. Additionally, a business linkage forum organized by AgroBIG enabled her to capitalise on business opportunities in the Koga Irrigation Area, a 7,000-hectare region covered by the Koga Irrigation Scheme.

In addition to production-related training, some CASA interventions have addressed broader information needs present for women smallholder farmers. For example, Urban Food²⁴, a meat processing company in Nepal, was supported by CASA to offer financial literacy and personal financial management training to predominantly women employees, who often serve as the primary financial decision-makers in their households due to their husbands or fathers working abroad. This training equipped the women with essential financial skills, enabling them to achieve their financial objectives and manage their finances more effectively, both at home and in business. The training also helped them access and navigate financial services such as bank accounts, loans, and saving schemes, so that they make informed decisions. Urban were motivated to supply this training as part of a staff retention and engagement/productivity strategy. The success of training on financial management was also seen amongst smallholders participating in the AgroBIG project in Ethiopia (Box 5).

Agribusinesses can also be incentivised to connect smallholder suppliers to service providers. For example, several agribusiness partners have offered insurance services to smallholder suppliers. In Nepal, MSSK Dairy (Annex 1.2) has connected smallholder farmers to insurance providers. Despite the possible benefits, qualitative data suggest there is often a gendered gap in knowledge on insurance policies, with some women not trusting that any insurance would

cover their loss, some not knowing that insurance policies exist, and others with partial information about insurance policies but not knowing how to acquire one. It may be a future opportunity to work with agribusinesses to connect women suppliers with insurance providers to underwrite risks to production. This would need to be coupled with a comprehensive training element to ensure women were fully able to benefit and to avoid risks of mis-selling.

Equality of access to information remains a challenge due to underlying gender norms and inequalities, so service and information is most effective when tailored to ensure accessibility for women smallholders. Barriers to access for women observed across the programme include time constraints, or lack of information about the training. A common reason for this lack of information is that the business is connected with women smallholders through their households, and not individually. For example, in the case of Mangalam (Annex 1.4), many women write their husband's name in Mangalam's registration and are therefore not contacted. Hence, there is a realisation of the need for a more targeted approach, such as all-women leadership training, or the formation of an all-women supplier group which would help in meeting WEE goals in the partnership. Who is delivering the trainings is also important. CASA TAF have observed that a lack of women extension officers can undermine the dissemination of information to women farmers. Echoing this, interventions in Nepal have explicitly

24. Bajracharya, S. (2025) [Can Tailored Support Boost Productivity and Market Presence for Local Businesses? A case of a frozen meat processing company in Nepal.](#)

sought to identify and mobilise women extension officers as women smallholders have noted they prefer this. In Malawi, the dearth of women extension officers has been addressed through the identification of women to be lead farmers and receive special training to help in providing specialised support in low-cost feed production (Tac Maz, Annex 2.3) and animal health to their fellow smallholders (Annex 2.4).

Access to quality inputs through innovative financing mechanisms and services has been essential in integrating women into commercial agribusiness supply chains. To address women's limited access to productive resources, CASA is facilitating the provision of agriculture input loans to smallholder farmers through off-taker agribusinesses, which has helped them to access timely and quality inputs resulting in improved production. This is particularly important for animal value chains. In Malawi, aquaculture input loans are in the form of fingerlings and fish feed, while in poultry the input loans are in the form of chicks, poultry feed, and vaccinations. The aquaculture input credit is payable in six months at interest rates averaging 15 percent. According to the respondents in both FGDs and KIIs, access to these improved inputs has helped smallholder fish farmers to increase their productivity by an estimated 60 percent. One woman farmer working with Viphya Chambo (Annex 2.2) said *“Availability of improved fish varieties and feed has really transformed our fish farming. We harvest more than before and the fish is bigger, helping us to sell at better prices and earn better money”*. For the poultry input loans, there are variations in the period and modalities that the farmers use to pay back their loans. Partners like Agwenda (Annex 2.4) are using modalities such as harvest repayment where the smallholder farmers repay their loans in the form of eggs. This modality is affordable and convenient to women farmers as they do not struggle to source funds for repayment of the loans. One woman working with Agwenda noted *“To us women, this arrangement of paying back eggs instead of money is convenient. We do not worry about where to get money to repay our loan or where to get a good market to sell our eggs so that we can repay our loan. If our chicken are laying eggs, we are confident that our journey to economic independence is on track”*. This is the first step on a path to realising increased income, eventually moving away from egg-based repayment to being able

to repay in cash based on sales of eggs and chickens. In Nepal, similar arrangements have been set up for the provision of seeds to women suppliers of Pabitra seeds (Annex 1.1) and in Ethiopia for soybean seeds under Kunifira (Annex 4.1).

The structure of engagement with smallholder farmers has a significant impact on how many smallholders can be reached by information and services and at what cost to the partner agribusiness.

Across the CASA portfolio, women organised into groups (e.g., VSLAs, formal cooperatives, other farmer groups), or accessed through intermediary businesses, can be easier and cheaper for agribusinesses to reach at scale.²⁵ Sometimes, services such as credit facilities are provided through the group structure, or they can be provided directly by the agribusiness within smaller inclusive business models. The depth of impact (i.e., income per farmer) is more affected by the specific way in which the business engages with the farmers and/or groups/intermediaries rather than the presence or absence of a group per se, although approaches that lead to deeper impact tend to be more resource intensive, leading agribusinesses to tend to work through groups or other intermediaries to reach scale. Agribusiness incentive to promote farmer groups to realise efficiencies is seen through the Arohan partnership (Annex 5.3). Arohan has grouped producers into Pig Producer Groups (PPGs) with 50 members each to enable better outreach and training from the company, and offers training, extension and vet services to women and men farmers through in-person visits and WhatsApp groups. Sucafina, a coffee company, has been encouraging women membership and placement in leadership positions with AMCOS partners. In addition to agriculture cooperatives, broader purpose village savings and loans associations (VSLAs) can help overcome existing capital barriers to access. For example, women smallholders in Malawi are using VSLAs to pool their resources to expand their aquaculture and poultry enterprises. Some of the women smallholder farmers in Nkhotakota have constructed individual fishponds using resources from their VSLA groups, further increasing their access to economic activity. The level of confidence and commitment that the women farmers have in VSLAs is high, clearly demonstrating how these groups have been beneficial to farmers, allowing them to capitalise on access to economic opportunities.

25. For considerations on the breadth versus depth of smallholder reach through inclusive agribusiness models, see the CASA TAF learning paper '[From Pilot to Scale: Shared Value Creation for Inclusive Agribusiness](#)'

Across the portfolio, there are varying levels of formality in women's access to opportunities and services. CASA's interventions have facilitated improved services, such as timely collection and payments, reliable market access, and technical training. These improvements have strengthened trust and communication between women and businesses in several instances. Despite these changes, in some cases, there have been limited efforts towards formalising labour relations, such as contract-based agreements or guaranteed prices. For example, in Nepal, most relationships between agribusinesses and farmers remain informal or semi-structured. Most of the women in all four FGDs were comfortable with the informality; however, they expressed a desire for guaranteed prices, or at least being able to know why and how the changes in prices occur. A lack of formal contracts or agreements limits the long-term sustainability and growth of women's participation. Benefits such as guaranteed prices, insurance, or access to inputs are not consistently offered to all members. In this regard, the Nepal portfolio can learn from some of the experiences in Malawi (Annexes 2.1 and 2.2) and Rwanda (Annexes 3.1 and 3.2) on Component A, and across CASA TAF (Annexes 5.1 and 5.2), where contract farming has been used effectively to formalise relationships between smallholder farmers and agribusinesses, which can provide women with the necessary confidence to further invest in production and reap further economic benefits.

Higher illiteracy amongst women can be a barrier to accessing information and services if not known and planned for in project design. For example, respondents under NS4Y (Annex 2.1) highlighted that high illiteracy levels among rural smallholder farmers, especially women, make it challenging to facilitate the transfer of new ideas, enhance innovation, and strengthen capabilities. This has a direct bearing on the ability of commercial models that integrate women, especially if they involve digital services or contracting, to scale and be accessed by more smallholders. For instance, it can hinder adoption and utilisation of the digital payment systems that the partnership introduced for payment of sales proceeds and repayment of input

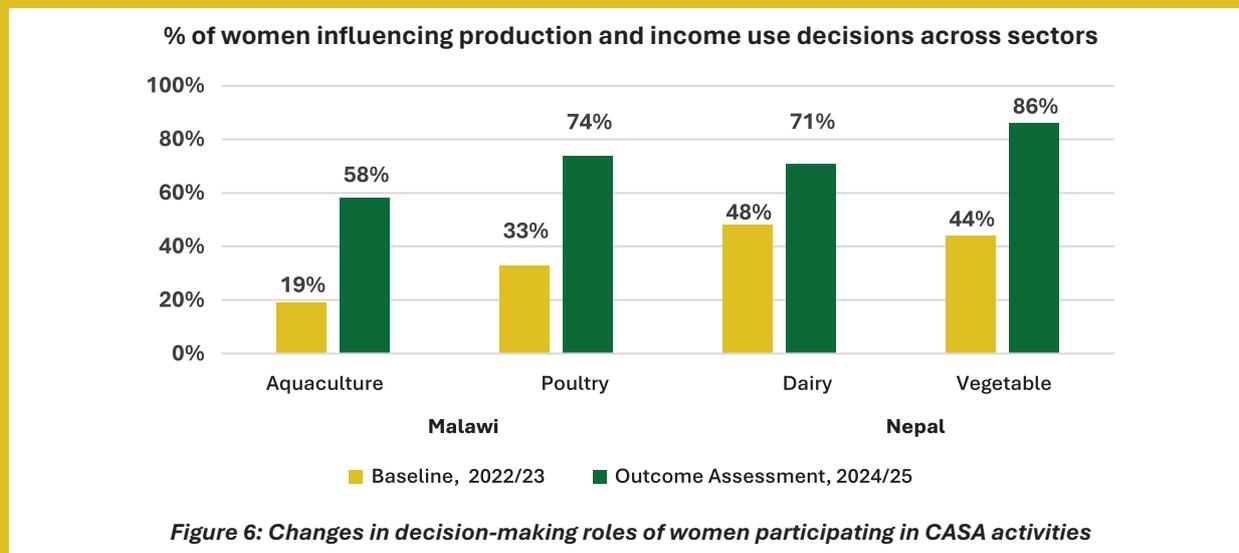
loans. While this digital payment system provides safety and convenience, most of the women smallholder farmers prefer cash transactions which are tedious and highly risky. This highlights the importance of addressing smallholder (as well as agribusiness) needs and starting points as part of project design.

4.3 Agency

Increased engagement with commercial agriculture can increase women's influence on household decision-making, which can be viewed as a proxy for increased agency. Women smallholders engaged by Component A partner agribusinesses in Malawi and Nepal experienced increased decision-making power across all value chains compared to baseline (Figure 6). Starting from a lower baseline, the change was particularly pronounced in Malawi, where there was a 39% and 41% increase compared to baseline in aquaculture and poultry respectively. This is likely indicative of the early stage of enterprise development for the women smallholders in aquaculture and poultry. In contrast, women smallholders in vegetable production in Nepal were relatively mature in their practices and had established control over production and income decisions, reflected by the higher baseline. The qualitative impacts and specificities on improved decision-making influence by women smallholders is explored below.

Increased decision-making power for women, especially on utilisation of additional income, may lead to broader social benefits. When asked what they would be utilising increased income for, women smallholders across case study partnerships suggested expenditure on items such as school fees, improved food for household consumption, healthcare, and savings through village savings and loans associations to provide a safety net in case of economic shocks. For example, 90% of the respondents working with Tac Maz (Annex 2.3) indicated that they had invested their earnings in family healthcare, savings, household necessities, and food security. This supports existing evidence on the wider social benefits that can be realised through promoting women's economic empowerment.²⁶

26. FAO (2023) [The status of women in agrifood systems](https://doi.org/10.4060/cc5343en). Rome. <https://doi.org/10.4060/cc5343en>



Box 6: Methods of overcoming household inequalities to promote women's agency – GALs and Family Business Management Training

The Joint Programme on Accelerating Progress towards Rural Women's Economic Empowerment (JPRWEE) is a collaborative initiative implemented by FAO, IFAD, UN Women, and WFP, in partnership with host country institutions. JPRWEE addresses the barriers faced by rural women by applying a holistic approach to create an enabling environment that supports economic empowerment. During the first phase, the programme piloted methodologies and approaches to develop models for rural women's economic empowerment, using local traditions and institutions to serve as entry points for developing empowering strategies to engage rural households. In Rwanda, the [tradition of Imihigo \('goal setting'\) was used to introduce the Gender Action Learning System \(GALS\) at the household level](#) to address deep-rooted discriminatory social norms that prevent women's empowerment. Applying the GALS methodology, individual households, involving both women and men, critically reflect on their relationships and gender dynamics and jointly plan livelihood strategies. The transformational technique introduced by GALS includes identifying areas of change at the household level to build more resilience. Champions from rural communities are selected to share their learning and train others. The GALS method has encouraged the uptake of climate-smart techniques, which smallholder farmers might already be aware of but have not yet implemented.

In partnership with the [Ethical Tea Partnership in Malawi](#), the WOW project assessed the feasibility of establishing gender-sensitive payment for ecosystem services schemes amongst smallholder tea farmers. A pilot scheme was implemented, engaging 1,704 farmers. Underpinning this scheme was Family Business Management Training, which highlighted the benefits of women's equal participation in financial decision-making roles and demonstrated how domestic responsibilities could be split more evenly among family members. The training gave the farmers practical tools and planning processes for household budgeting. It also encouraged a culture of leadership amongst women farmers that is accepted by both men and women. District and community-level frontline mobilisers were given training which they could then pass on to the farmers. The trainings and other WEE activities had a transformative impact on intra-household norms. Many men have embraced traditionally women's roles such as cooking, cleaning and childcare, breaking entrenched gender stereotypes and reducing the unpaid care workload on women. Additionally, before the training, only 12% of men participants shared that they were 'very supportive' of their spouses taking up leadership roles. Since the training, 79% of the men training participants now feel this way. The incentive for providing such training was an understanding and acknowledgement of the central role that women play in delivering decarbonisation of tea production.

In some cases, these structures are supported by the agribusinesses themselves owing to the efficiencies realised when working with smallholder groups.

For example, Arohan (Annex 5.3) plans to support the pig producer groups to develop into cooperatives or farmer companies so that they are operationally self-sustainable (as Arohan has also done with kiwi and spice producers), empowering women pig producers and enabling them to earn higher incomes. The emergence of such forms of governance has positive implications for the sustainability of WEE benefits realised through CASA, as groups created by women, independent of the agribusiness or programme, are more likely to persist once the programme closes.

More informally, being engaged as commercial farmers under agribusinesses, especially when this is done through local farmer groups, can lead to improved confidence and create secondary social benefits.

Even where formal structures have not been created, qualitative data suggest that when women come together through commercial opportunities, e.g., to sell produce directly to an agribusiness at a newly established collection centre or cooperative, there is a fostering of broader peer learning and mutual support. *"We discuss about milk rates, quality of milk, problems related to livestock management, and negotiations with the business in our monthly meetings"* (MSSK, Annex 1.2). Relationships among cooperative members serve as a source of collective resilience. *"The cooperative as a common platform is a space to interact, learn and share about trainings. There is a sense of fraternity, inspiring each other for income-generating options"* (Goras, Annex 1.1). This was echoed in the case of RARICO in Rwanda (Annex 3.3), where focus group respondents shared that many women have been learning from their cooperative efforts, seeking to join the cooperative by purchasing shares and explore entrepreneurship in different areas. These women, in turn, have become clients of the cooperative, fostering a mutually supportive network. Finally, in Malawi, 60% of the women respondents from Tac Maz (Annex 2.3) indicated that participation in the poultry groups, which CASA supported Tac Maz to create, has helped them become more assertive and confident when dealing with people and has further motivated them to get more involved in community work. Three women indicated that they are now members of the village development committee, while one woman said she is a leader of a community action group that works to deal with promotion of girls' education in her area. These examples highlight how transferable skills gained through commercial arrangements such as out-growing

and offtaking schemes can be utilised in other equally important community activities, helping to promote increased agency of women in community institutions and laying the groundwork for transformation.

4.4 Transformation

As stated throughout this chapter, the inclusion, access and agency of women smallholder farmers is often inhibited by deep-seated socioeconomic norms that are at the root of gender inequality. Transforming such entrenched norms is, by necessity, a long and iterative process. As such, in presenting CASA's work towards transformation of these norms, it is essential that the contribution of the programme is not overstated. CASA has been in operation since 2019, and on average, works with individual agribusiness partners for between 12 months to three years each (typically 12-18 months for CASA A and 1.5-3 years for CASA TAF. The CASA TAF Inclusive Business Plan process takes 3-6 months). This is in marked contrast to the often-long-established mechanisms of marginalisation experienced by women working in agricultural supply chains, which almost always have long, geographically-specific socioeconomic histories. This is broadly symptomatic of the fact that CASA was not designed to directly target transformation of gender norms and roles within the geographies that it works, but rather promote WEE through commercial agriculture, with agency being an impact level outcome and transformation assumed to be a possible indirect outcome over a longer timeline. Despite this, some of the case studies collected to inform this paper show evidence of early signs of transformation.



Florence Batoni is CEO of Platinum Agribusiness Ltd in Kigali, Rwanda, one of CASA's partners in the poultry value chain. The partnership demonstrates a lower risk model of sustainable extension service provision, with Platinum selling high quality, locally produced and affordable feed to farmers, improving their production and providing them a secure market for their birds.

At the farmer level, engagement with commercial agriculture through agribusiness supply chains has begun to transform the way women's agriculture is perceived in agricultural communities. Across case study participants, there was general acknowledgement that most men did not take women business activities as “serious” because business is often considered a man's role. As a result, they did not fully support their spouses in their enterprises. However, these views have started to change as women's involvement in agribusiness supply chains show profitability. For example, a woman FGD participant in Rumphu, Malawi, noted that *“At first when I told my husband about my plans to join other women in the villages to form a fish farming group, he discouraged me, but I insisted. When I started, he was never happy and never supported me. He only changed his mind when we sold our first fish harvest and since then, he has been supportive of this enterprise”*. This highlights the importance of approaches that bring women and men together to counter unintended negative impacts on women.

Increase in income and changes in community perception have been reported as having a knock-on effect on intra-household relations. Women smallholders working with Coscharis (Annex 5.2) reflected that their involvement in the business has earned them increased respect within the community, where they are now being *seen as* (even though they always were) valuable contributors to their households. Although they have not yet been entrusted with leadership roles in the community, they say they are widely acknowledged and admired for their hard work. As a result of their engagement in the business, noticeable positive changes have occurred in some homes. For example, husbands now contribute more actively to household responsibilities, such as assisting with chores, caring for the children, fetching water, and cooking. This represents a significant shift from their previous lifestyle, as many of these women were formerly housewives, and their husbands saw little reason to support them in domestic tasks. Engaging in the business has not only empowered the women but also encouraged a more collaborative and supportive dynamic within their families, showing some evidence of the beginnings of transformation.

CASA has worked with local authorities to promote the role of women in commercial agriculture to both men and women. Engaging men within smallholder localities as allies helps to encourage more equitable outcomes and sustainable impact. One way of addressing this has been to leverage existing local authorities to help spread messaging on the importance of engaging women in commercial agriculture. For example, in Nkhotakota, Agwenda (Annex 2.4) collaborated with the district gender office to hold a series of community meetings targeting both men and women, emphasizing the importance of the participation of women in economic activities and how that can help develop households and communities. For Agwenda, the business case for involving more women was based on the higher loan repayment rates for women compared to men, which lowers default risk and improves predictability in recovering input provision investments under the contract farming model and enhance scaling up the same. At the farmer level, the commercial case for involving women stems from their ability to profit from such a small-scale poultry enterprise that was targeting raising dual-purpose chicken breeds, which do not require large amounts of working capital that is otherwise the major constraint for most women poultry farmers. Many of the projects with partners include periodic gender orientation and training activities to create awareness and build capacities of smallholder farmers to challenge and transform negative social norms, beliefs and practices. The efficacy of this training is usually dependent upon the design, delivery and time allocated, which should be over an extended period of time, not a one-off.

Transformation is built on inclusion, access and agency, creating the potential for a positive multiplier effect. Early evidence of transformation emerging through CASA suggests that transformation is built towards through increasing inclusion, access, and agency. As stated previously, the levers of WEE are not a linear pathway. As such, it is likely that the relationships among the four levers explored in this chapter are constantly evolving. Development programmes such as CASA could further explore this with a longer horizon research effort that explored how initial green shoots of transformation can promote increased opportunities for inclusion, access, and agency, and how these in turn reinforce/consolidate the transformation.

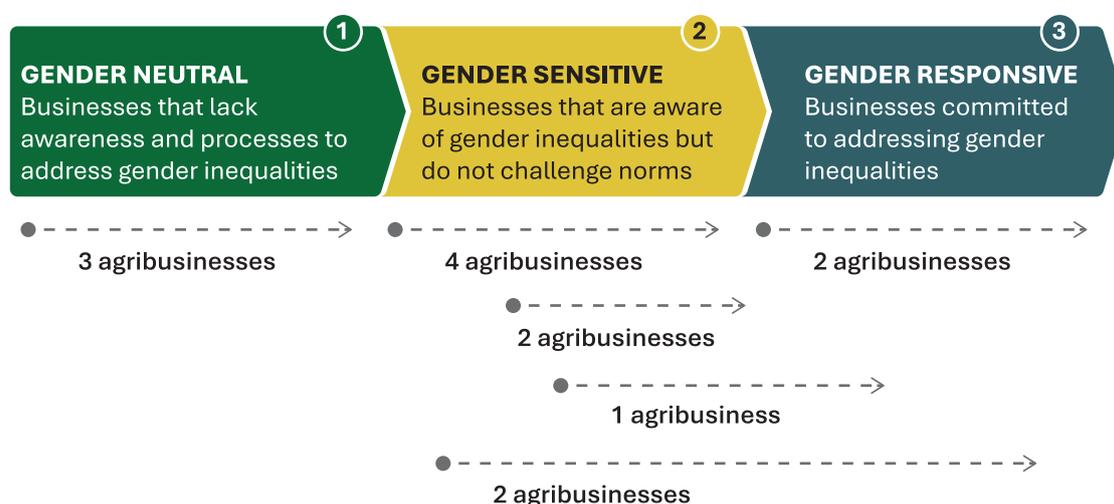
Transformation can also be seen in the attitudes of agribusinesses towards WEE / gender issues.

In addition to transformation of the lives of women smallholder farmers and attitudes toward women's economic empowerment in the communities they live in, CASA has also observed some transformation in the perception of gender and WEE issues amongst agribusiness partners. Evidence from CASA TAF shows that whilst at baseline $\pm 20\%$ companies were open to gender-related activities, after partnership, 8 out of 14 (>50%) have an active gender initiative, representing a

significant mindset/behaviour change at company level, which is a leading indicator of future impact. Figure 7 highlights the range of starting points of agribusinesses within the CASA TAF portfolio and initial progress made along the gender equity spectrum, showing growth in agribusiness willingness to address gender issues.

The key driver of this process has been successfully making the business case for investment in initiatives that create inclusive opportunities for women, mainly around inclusion and access.

GENDER EQUALITY SPECTRUM



- Most businesses started somewhere in the Gender sensitive range, with 3/14 (in the available dataset) being Gender neutral at the start and only 2 meeting the requirements of Gender responsive
- 5 companies have moved from Gender sensitive to Gender responsive, and all companies have shifted to the right on the Gender Equality Spectrum.
- The 2 companies rated as Gender responsive have become even more responsive as a result of CASA's support.

Figure 7: The trajectory of CASA TAF partner agribusinesses along the gender equality spectrum from baseline through to present

CASA TAF partner Coscharis Farms in Nigeria (Annex 5.2) are an example of an agribusiness seeing real value in adopting a gender-lens when designing and refining their in-grower and out-grower schemes:

“Using gender-disaggregated monitoring reports has provided critical insights into women’s participation, enabling us to refine our training design and delivery to meet their needs. These have contributed to more equitable outcomes and enhanced the overall effectiveness of our programme. At Coscharis, CASA TAF

gender integration support is a game-changer. It tells us where to go, whom to reach, and how to train. When you get the foundation right, you can’t go wrong, gender data is that foundation. As we scale our out-grower and in-grower networks, we will apply the gender-responsive frameworks developed by the CASA TAF team to ensure continued inclusivity and impact. The benefits are already visible in terms of improved participation and farmer engagement, particularly among women.” (Coscharis Farms)

LEARNING CHECKPOINT 3

Inclusion:

- Programmes must develop strategies to both improve the commercial prospects of businesses and market areas where women are already well represented, whilst also working to improve the inclusion and access of women in established market segments where they are marginalised.
- CASA has often observed that value chains with higher baseline women's participation are easier to work with on WEE initiatives that aim to improve the access and agency of women already included in the supply chain and those brought in by programme activities, as there is less social stigma around their participation.
- Innovative agribusiness models facilitated by CASA show potential in overcoming systemic barriers, improving inclusivity for women and broadening the opportunity to benefit from engaging with agribusinesses.
- The sustainability of inclusion activities promoted by CASA is contingent on their commercial success.
- Programmes that co-design partnerships with agribusinesses are often poorly placed to centre smallholder visions of empowerment in project design. Future projects looking to centre WEE should provision resources at the project design phase to mobilise smallholder farmers to ensure their visions of economic empowerment – both what it looks like and how it might be achieved – are included as the basis for partnerships in which they are the intended beneficiaries.

Access:

- CASA has mainly facilitated access to economic opportunities through improving access to reliable and higher value markets for smallholder farmers by encouraging linkages with partner agribusinesses, who are in turn supported with market building.
- Contract farming arrangements can provide benefits for both agribusiness partners (who secure access to raw material) and smallholders (who secure a guaranteed market and price, allowing financial planning) whilst also formalising smallholder access to markets and services – this is particularly beneficial for women, who often face additional barriers to access as compared to men, and thus benefit from additional security.
- Access to technologies, information, and services that facilitate production is often crucial in enabling women to capitalise on economic opportunities available through engagement with agribusinesses. Models for reaching smallholder farmers trialled by CASA include direct provision by the company, connection with other service providers, training of trainers approach, and digitalisation of information services.
- Gendered gaps on knowledge of training, information and services persist for a variety of reasons, including agribusiness registration being with men, not women.
- The structure of engagement with smallholder farmers has a significant impact on how many smallholders can be reached by information and services and at what cost to the partner agribusiness. Women in cooperatives benefit from relationships with agribusinesses more than independent farmers due to ease of communication, credit facilities and community support.

Agency:

- Increased engagement with commercial agriculture can increase women's influence on decision-making related to production and income utilisation decisions.
- Increased decision-making power for women, especially on utilisation of additional income, may lead to broader social benefits. Women smallholders suggested expenditure on items such as school fees, improved food for household consumption, healthcare, and savings through village savings and loans associations to provide a safety net in case of economic shocks.
- A key manifestation of improved agency for women is the establishment of new/modified forms of economic organisation to further their inclusion in decision-making and access to economic benefits. In some cases, these structures are supported by the agribusinesses themselves owing to the efficiencies realised when working with smallholders organised into groups.

Transformation:

- Smallholder farmers expressed that realisation of improved income and engagement with agribusiness had improved intra-household relations by improving the equity of contribution to household finances, improving financial independence, and building women's social and economic confidence.
- By supporting and de-risking the piloting of gender-related actions with agribusinesses, development programmes can support transformation in how businesses view gender initiatives, improving the likelihood of scale and sustainability.

5. RECOMMENDATIONS: DELIVERING ON WEE THROUGH AGRIBUSINESS PROGRAMMES

CASA's work towards delivering women's economic empowerment through agribusiness partnerships leads to the following recommendations for agribusinesses, programme implementation teams, and donors (Table 7).

Table 7: Recommendations for commercial agriculture programmes aiming to deliver results for women's economic empowerment

Category	Recommendation	Category
Agribusinesses	Commercial incentives exist across all stages of the value chain to create opportunities for women to engage in agribusiness supply chains. Example agribusiness case studies can act as inspiration for how such models can be piloted and scaled to realise success.	Incentives
	Developing an understanding of women's roles across the supply chain as producers, workers, service providers, and consumers, is critical in identifying and capitalising on opportunities. CASA has developed several tools to assist with this that are available, e.g., GRBP tool.	Data
	There are emerging opportunities for leveraging inclusivity (including gender initiatives) to access forms of concessional finance, e.g., from development finance institutions.	Incentives
	Contract farming arrangements can be particularly beneficial for women, who often face additional barriers to access inputs, markets and services compared to men, and thus benefit from additional security.	Smallholder engagement
	The structure of engagement with smallholder farmers has a significant impact on the cost incurred by agribusinesses working through smallholder supply chains. Scaling linkages between women and men farmers and agribusinesses is often most efficient when group structures, such as farmer groups or cooperatives, and/or SME intermediaries, are in place due to ease of communication, provision of services such as credit facilities and community support.	Smallholder engagement

Category	Recommendation	Category
Implementation teams	The sustainability of inclusion activities promoted with agribusiness is almost entirely determined by their commercial success, so leading with the business case is key.	Intervention design (approach)
	It is critical to invest sufficient time and resources to understanding the agribusiness starting point in relation to WEE and validating this with data on smallholder farmers' lived experiences; use of tools such as the GRD can facilitate this. Such tools are best operationalised by someone with expertise in gender initiatives (which programmes should allocate sufficient resources to mobilise) and when adapted to national and firm-level contexts.	Intervention design (project tools)
	Ensuring engagement with the correct personnel at the agribusiness, at the correct time, is critical in identifying the correct incentives and giving them traction. Implementers should seek individuals with both a technical understanding of company operations and genuine decision-making power to implement activities.	Intervention design (approach)
	Evidence of commercial return on investment (ROI) is the most effective way of incentivising agribusinesses to adopt gender initiatives. Development programmes should support piloting to build a body of evidence and work to fill the evidence gap on commercial ROI, establishing a database on the commercial benefits of WEE activities across agribusiness contexts that can be shared to help incentivise action by additional businesses.	Intervention design and monitoring (incentives)
Donors	Programmes should both (i) improve the commercial prospects and deepen the impact of businesses and market segments where women are already well represented, and (ii) work to improve the inclusion and access of women in established market segments where they are marginalised. Value chain selection versus value chain agnostic programming have implications for women's inclusion and can therefore influence which pathways are included, so should be carefully considered at programme design phase.	Programme design (approach)
	Gender expertise is essential in guiding robust integration of WEE within programmes and avoiding it becoming marginalised – it should be budgeted for. Such expertise should be used to capacitate implementation teams, help meaningfully engage agribusiness partners, and ensure adaptive management to respond to reflective learning on what is working for WEE.	Programme design (staffing)
	Adopting a hybrid approach which seeks to build the productive capacity of women smallholder farmers while working to transform market systems through identifying the appropriate agribusiness incentives is critical to achieving meaningful and sustainable WEE outcomes.	Programme design (approach)
	Working only through agribusiness entry points leaves little room for women smallholders to define their own empowerment and how it is best realised. Future programmes should look to provide sufficient resources for engagement at multiple entry points – with agribusinesses, women smallholders, and other groups – to address gender blind-spots. Bottom-up <i>and</i> top-down approaches are required for effective programme design, implementation and outcome.	Programme design (approach)
	Establishing relevant indicators and data collection processes to track programme impact on WEE is crucial: (i) Inclusion can be skewed by selection of women-dominated value chains so it may be preferable to track change in inclusion to account for work in value chains with low women's participation at baseline; (ii) It is essential to go beyond counting women's participation toward understanding how they are benefitting. CASA's data collection on income, adoption of practices, and decision-making influence supports this; (iii) Qualitative data from participating women smallholders are essential in understanding the often-complex gender dynamics that underpin changes in gendered relations at company, community, and household levels.	Programme design (monitoring)
	For CASA and future programmes, deploying an intersectional lens while performing gender analysis might help in identifying those women in the supply chain who have not been able to participate in CASA's activities and find alternative ways of supporting them, e.g., by connecting to other programmes or initiatives.	Programme design (approach)

6. CONCLUSION

This paper has reflected on how CASA's mandate for delivering gender equality and social inclusion and women's economic empowerment have been integrated into its agribusiness partnerships and the results this has had for the women smallholder farmers reached by programme activities. In reviewing how the partnerships have delivered results for the inclusion, access, agency, and transformation of women farmers, this paper draws out key learnings intended to inform future agriculture

programmes. Whilst there are often significant challenges, pursuing WEE and GESI is foundational to pursuing human rights. Through the 17 case studies presented in this paper, CASA has highlighted how, when the correct incentives can be found and evidenced, agribusiness can be a key driver of WEE in rural economies. In doing so, significant positive changes can be seen in the livelihoods, households, communities, and businesses in which people live and work.



Women smallholder farmers in Narti Cooperative's supply chain learning climate smart agriculture technique through demo-plot activity supported by CASA. The training focused on promoting climate adaptation.



CASA worked with Agwenda to introduce dual-purpose breeds such as Kruoilers to smallholder farmers to increase resilience to weather changes and enhance productivity and income.

ANNEXES

Annex 1: Nepal case studies by Bibhu Thapaliya

1.1 Pabitra Seeds, Nepal

Project: Investment facilitation support for business expansion and marketing of quality vegetable seeds

Partnership summary

The partnership focuses on expanding operations and strengthening supply chain by aggregating from smallholders and promoting quality homegrown seeds in the Nepali market. Pabitra collaborates with farmer groups in Karnali Province to produce seeds while promoting the smallholders in their supply chain. Diverse women smallholders representing different caste and ethnic communities form most of the supply chain and are organised in farmer groups. By integrating GESI, the partnership aims to include at least 50% women beneficiaries in production, distribution, marketing, and investment aspects of the value chain. This enables their economic upliftment, and the welfare of their households because of them actively influencing change. The women farmers, also long-term members of the Pabitra Seeds Cooperative, are predominantly engaged in all stages of the seed production, including production, processing, harvest and post-harvest stages (drying, cleaning, storing).

CASA provided technical and financial inputs to support Pabitra in training women smallholders on quality seed production. To ensure full participation, schedules are adjusted to suit their time availability, which was observed to have a positive impact on the women's equitable inclusion and access.

Inclusion appears to extend into Pabitra's executive board, which is all-women. Having women in decisive positions is conducive to positive WEE outcomes. The women's negotiation around product rates, seeds, and tools, as well as their daily interaction with the executive body, is more effective due to the women in the board. Pabitra also employs more than 50% women as staff for handling business operations, marketing, and other technical positions.

Women's lived experiences of agribusiness partnership

FGDs with women suppliers of Pabitra in Karnali Province reveal that accessible seed procurement and collection services have improved market access and income for women, leading to them strengthening their relationship with Pabitra. Training on production practices has enhanced seed quality, while credit services during emergencies have incentivised continued engagement. Subsidised tools, such as hand-held tractors and seed-drying fans, have reduced labour-intensive work and saved time. One participant shared, *"It would take hours to dry seeds before. Now we know how to use technology to dry seeds faster. It has saved us a lot of time for other important work."*

Women participants suggested that income generated by selling seeds is often directed toward children's education, household needs, and farming inputs, easing financial pressures on men household members. *"We are active in commercial farming, so men members are relieved they don't have to bear the entire burden of earning for the family"*. Moreover, incentives such as awards and competitive rates motivate women to remain engaged. *"I received the best farmer award for producing high-quality wheat. This inspires other women in my community to engage in commercial farming"*. The positive experience of the women initially involved with Pabitra has encouraged other women to pursue similar opportunities, with one participant reflecting, *"I earn NPR 40,000-50,000 annually by selling seeds. This has motivated other women to have economic aspirations in seed farming"*.

Challenges and lessons learnt

The increasing trend of male out-migration for employment has shifted agricultural labour responsibilities to women and is keenly felt by those supplying to Pabitra. Women now perform equal or greater agricultural labour than men, often balancing these duties with household responsibilities. However, the increased workload limits their capacity to expand on market-oriented farming, limiting their ability to access income uplift opportunities through agribusiness partnership.

Despite women's significant roles across the supply chain, structured women-targeted approaches to address GESI/WEE remain limited within the company. Although being structurally women-led through the executive board, through discussion, it emerged that women on the executive board felt that men dominated decisions on marketing strategies, with minimal consultation of the women. In this instance, it may have been appropriate for CASA, as part of the partnership, to initiate GESI-focused leadership dialogues between women and men within the company to build stronger foundations for women's participation in decision-making, improving their ability to exercise agency in business decisions. Deliberate efforts, such as leadership and networking workshops for the women staff, board members and smallholders, can enhance women's collective voices.

Pabitra's current challenges highlight a key lesson on sustainability. The present all-women executive board is the result of such a development partnership; however, the sustainability is compromised because of lack of internal GESI strategies and discontinuation of empowerment activities. *"The trainings and workshops are the forums for discussing gender issues and changing perspectives. So, there should be mechanisms to continue these, even without external support, which is lacking"* (KII, with Chair of Pabitra Seeds).

1.2 Mahila Samudayik Sewa Kendra (MSSK), Dairy, Nepal

Project: Facilitate improved access to business development services, finance, and investments

Partnership summary

Through the partnership, CASA linked MSSK with technical assistance providers to develop a comprehensive business model for MSSK to establish a dairy plant, conduct market research, and deliver investment pitches to secure funding. The majority of MSSK's milk suppliers are women, who are primarily involved with livestock management and milk production. Additionally, MSSK's origins are as a women-led microfinance institution, serving over 42,000 women members across Lumbini and Karnali provinces. This history has led to a centring of women's economic empowerment within the business, meaning it had a starting point at the inception of the CASA partnership. This was seen in the fact that, outside of CASA's funding, MSSK has self-initiated women-centric activities such as ongoing in-house psychosocial counselling, occasional anti-GBV campaigns, and public gender awareness-

raising events. MSSK also collaborates with local government bodies and institutions to provide health, rehabilitative and counselling services to victims of domestic violence. Linking women in its supply chain with its women-centric programmes thus helps in sustaining WEE throughout the supply chain.

CASA supported MSSK to provide Good Manufacturing Practice (GMP) training for 4,993 farmers in MSSK's dairy supply chain (60% women). The training aimed to increase yields and the production of quality milk to improve its nutritional value and shelf-life. Increase in production and productivity of livestock will allow farmers to sell more milk, increasing income, whilst also supplying for home consumption, and thus contributing to household food security.

Women's lived experiences of agribusiness partnership

Regular market access, door-to-door milk collection, insurance services, and prompt consultation in livestock health emergencies have strengthened women's economic resilience by saving time and logistical cost, providing greater access to both economic opportunities and information services. This collection service is often of value to women, who may face mobility challenges in leaving the house for extended periods to reach distant markets. *"There is an employee on MSSK's payroll to collect milk from each house. The person is trained to transport milk. I don't have to care anymore about how to deliver it safely. It saves time and transportation cost, too"*. Furthermore, the training has been useful in adopting healthy milk production practices, with women respondents observing a minimisation of post-harvest losses. Through improved market linkages and production practices, women respondents noted improved income which they were able to reinvest into purchasing additional livestock, boosting their livelihoods and furthering the integration into the commercial supply chain.

Challenges and lessons learnt

Despite the opportunity for economic uplift through participation in the MSSK supply chain, women noted that unequal access to labour remained a significant challenge. The absence of male labour due to migration has increased women's responsibilities at home and in livestock rearing, sometimes leaving them overstretched and unable to fully engage in commercial farming. *"It is always better to have more working hands, but where are the people?"*, questioned a member during FGD. Many women struggle to balance unpaid domestic labour with

commercial farming responsibilities due to prescribed gender roles. *“Sometimes, the workload is too much because men do not help in household chores”*, a woman shared.

MSSK management also noted a challenge in pursuing equitable engagement of marginalised communities, particularly regarding caste-based discrimination that marginalises Dalit women and restricts their participation in the supply chain. Many are not able to benefit from the GMP training and market-linkage efforts because of inter-community discrimination and denied access. The discrimination also hinders collaboration and networking among the women. *“We have experienced some of our members not wanting Dalits to participate in the meetings. Even if they are allowed, many would not sit together with them. This makes Dalits hesitant to actively participate in our initiatives”*. MSSK’s acknowledgment of these challenges underlines the importance of an intersectional approach to evaluating WEE efforts in development partnerships.

1.3 Goras Green Feed and Resource, Nepal **Project: Promotion of forage based dairy production as an alternative to rising feed price**

Partnership summary

Goras are involved in the commercial production of forage feed. The partnership between Goras and CASA aims to facilitate smallholders’ access to quality and affordable forage feed by training them to cultivate nutritious grass in their farms. It will also provide training to smallholders to promote awareness and uptake of forage-based dairy production, which is currently undermined by dairy farmers’ lack of knowledge on the germination process and harvesting period of grass. Importantly, CASA is supporting Goras to engage smallholder suppliers through a contract farming model for the provision of forage feed. To date, over 50% of farmers participating in the training campaigns, and receiving contract farming agreements from Goras, are women. This is possible as the Goras business model promotes women in the supply chain by working with agriculture cooperatives led by women. The cooperatives provide access to women dairy farmers (the members) who are the major participants in the training campaigns, and potential commercial farmers.

Traditionally, forage collection is predominantly a woman’s job in rural Nepal, with women travelling up to three hours to collect forage on a regular basis. Women collectors note that long collection routes often feel unsafe and that the significant time investment

means less time to engage in economically productive activities, reduced quality time with their family members and community, and has led to health difficulties from extended load bearing. Identifying scalable and commercially viable methods of cultivating and harvesting forage for both personal use on farmers’ own cows and for sale to Goras can address these current challenges whilst reducing production costs, increasing milk production, and providing an additional income stream from the sale of forage feed.

Women’s lived experiences of agribusiness partnership

The training on forage farming has enabled women to cultivate forage around their homes, reducing dependence on long collection routes and alleviating the challenges associated with this practice. Forage cultivation allows women to save time and money, empowering them to invest in other income-generating or household activities. One woman reflected that, *“Collecting forage from the jungle is too risky as it is far and there are wild animals. Besides, the community forests here aren’t open all the time. We can save time by having nutritious grass cultivated near our homes”*. The focus of training on promoting nutritious grass varieties has helped enhance the quality and quantity of milk that women dairy farmers are able to produce. *“There are some varieties that ensure better milk production, as they are more nutrition-packed than others”*, a woman shared. Improved milk production helps ensure food security at home, especially for children and elderly, and creates economic benefits if there is a greater volume to sell.

Goras contracts individual farmers in both rented farmlands and the farmers’ own lands to produce forage seeds. According to the founder, at least 50% of the contract farmers are women. Based on the seasonal demand, the farmers are contracted to grow grass on their farms and harvest the seeds. Then, Goras makes the final payment based on the quality and quantity of the seeds, and standard market rate. The next season, another cohort of interested farmers are contracted. The farmers are provided with necessary seeds, training and orientation for a good harvest.

FGD with women in Madhesh Province suggest several are still grappling with the new concept of forage farming being useful and would want to receive training to know better. There is also the willingness to engage in commercial farming of forage feed given the market links provided. *“There will be a need for more training practically demonstrating how to cultivate forage in the field. We are interested in contract farming if we are linked with the buyer”* (FGD, women).

Challenges and lessons learnt

Like many agribusinesses, Goras reaches out to women who are members of cooperatives as this is much more efficient than reaching individual smallholders. Working in this way requires identifying inherent WEE potential in the cooperatives. Goras management reflected that, *“The cooperatives we work with were founded by women for the economic upliftment of women farmers. The women in our supply chain, and in awareness campaigns are already the members of these cooperatives”*. This highlights the efficacy of working through existing social structures. However, it is also important to learn from the Pabitra example to ground-truth the reality of any ostensibly ‘women-led’ entity to ensure that benefits are materialising for members. Additionally, working through existing social structures can create challenges for the inclusion of marginalised people, especially in contexts such as rural Nepal, where caste-based discrimination can be a significant barrier to access to group services such as training.

Overall, Goras’s experience highlights opportunities for transitioning women subsistence farmers into commercial agriculture through targeted training, contract farming, and accessible subsidized forage seeds. The success of the initial pilot led the founder to state: *“Replicating training activities and expanding contract farming in other regions of operation with continued priority given to women will help maintain sustainability in the WEE approach”*.

1.4 Mangalam Dairy Food and Industry, Nepal Project: Facilitate improved access to investment support services and financing

Partnership summary

The partnership between CASA and Mangalam focuses on strengthening Mangalam’s supply chain by developing linkages with milk collection centres, aggregating smallholder farmers, helping them with production of quality dairy products, and increasing their market presence. The direct way the project supports smallholders is by providing GMP training, which has a target of 50% women’s participation. CASA is also working with Mangalam to improve market access and access to information by improving the milk collection centre system and promoting access to livestock health services at collection centres. Furthermore, during partnership visits, the CASA team encouraged Mangalam to hire more women at its factory, including in technical positions (e.g., as veterinarians).

Women’s lived experiences of agribusiness partnership

Women have benefitted from accessible milk collection centres, which in some cases have offered the only access to market in remote locations. For example, Mangalam’s entry into the remote area of Cankhola in Sindhuli district marked a significant turning point in their operations. In this region, the dairy started collecting from a newly government-established milk collection centre. This centre provided a new source of income for the dairy farmers of the village and its neighbouring residents. With no other collection centres in proximity, it served as a new stream of income for the local community. Although this collection centre had been in operation for less than a year, Mangalam quickly recognised its potential and became a prominent buyer, now procuring approximately 90% of the total milk collection. This has not only benefited Mangalam as the quality of milk in this region contains high fat content but has also significantly contributed to the economic well-being of the area. One respondent reflected that, *“We bring home money by selling milk. It is our primary contribution in livestock rearing that has helped in this kind of income generation. This gives us confidence at home. Besides, we don’t have to rely on our husband to give us money when we want to buy things for ourselves”*.

As women have now been working with Mangalam since around 2019, there is a relationship of trust between smallholder supplier and agribusiness buyer, critically underscored by timely payments for product. However, women respondents did note that there are still significant costs associated with rearing livestock, and economies of scale are not realised at small production sizes; as such, even with a reliable offtaker like Mangalam, there is often little money left over for savings. *“We do not have many livestock. The income earned by selling milk is not enough for saving or investing”*. Despite this challenge, women reflected that, through their prolonged engagement with Mangalam, they feel more confident in trying to negotiate improved prices for their milk and actively discuss this with the collection centre manager as well as cross-checking prices with other collection centres (an expression of agency). However, there is currently no evidence of price rises coming into action and other women respondents suggested they lacked information on milk prices, suggesting inequality of access to information which should be addressed.

Challenges and lessons learnt

Mangalam's engagement with individual smallholders, rather than working through cooperatives, creates a challenge in bringing forth common GESI agendas and difficulty tracking women's participation in the supply chain. However, there is an opportunity to use the milk collection centre as a central location for the orientation of interested women suppliers on, e.g., available facilities/services, standard milk rates, and insurance policies.

Despite CASA supporting Mangalam in the training of 1,000 farmers, many women spoken with had not received the training and expressed a desire to be trained in the future. Whilst Mangalam does organise trainings on production practices, not all have equal access due to time constraints or lack of information about the training.

Several women were also unaware of the health camp services for their livestock. This suggests underlying barriers in relaying information equitably. One of the reasons is that the business is connected with women through their households, and not individually. Many write their husband's name in Mangalam's registration and therefore are not directly receiving communication on opportunities. There is a need for a more targeted approach, such as all-women leadership training or the formation of an all-women supplier group, which would help in ensuring access to services through improved flows of information and consideration of gendered needs within service design. Both Mangalam leadership and women smallholders expressed an interest in pursuing such modalities, though it is currently unclear if the correct incentives are in place to see it realised.

Annex 2: Malawi case studies by Innocent Hauya

2.1 Nkhotakota Steadfast for Youth (NS4Y), Aquaculture, Malawi

Project: Commercialising aquaculture for better market access by smallholder farmers

Partnership summary

NS4Y is based in Nkhotakota district but extends its services and products to other districts such as Lilongwe, Salima, and Dowa in the central region. Through the partnership with CASA, NS4Y seeks to deepen commercialisation of the aquaculture sector by addressing the lack of working capital financing among smallholder farmers. The partnership recognises that women and young Malawian smallholder farmers in particular face historical financial exclusion, depriving them of the opportunity to participate in viable and less labour-demanding farming such as aquaculture. By working with these smallholder farmers, the partnership envisages increase in household incomes especially for women and young smallholder farmers through skills building, access to high quality and low-cost inputs, and improved productivity.

CASA has supported NS4Y to establish contract farming agreements with 1,000 smallholder aquaculture producers (491 women; 49% of all contracts), enabling them to access integrated inputs credit in the form of fingerlings and fish feed. The input credit is payable in six months at an interest rate of 15%. Access to these

improved farming inputs has helped the smallholder farmers to increase their fish farming productivity by an estimated 60 percent. The contract also obliges NS4Y to buy fish directly from the farmers, thereby providing the smallholder farmers with improved access to reliable and better paying markets; the prices agreed by NS4Y at contracting phase were 40% higher than what was typically achieved through local vendors. This has helped to improve expected incomes for the targeted smallholder farmers while also helping them to cut operational expenses that they normally incur in the marketing of their products and transportation of the products to the market.

NS4Y expressed two clear incentives for willingness to ensure women were well represented in its expanding supplier base. Firstly, women make up a significant proportion of the fish consumer market hence involving them as both producers, processors, and sales agents can help NS4Y better understand the customer needs and essentially contribute to business growth. Secondly, as fish farming is not labour demanding, it can be done on a relatively small piece of land and does not involve a lot of mobility. It was viewed as convenient for women who may have limited access to land and need to manage other activities at home. Throughout the intervention period, a final incentive has been seen in the growing revenue of NS4Y, underpinned by the improved quality and reliability of supply.

Women's lived experiences of agribusiness partnership

All-women smallholders in the focus group suggested the contract arrangement with NS4Y provided safety from exploitative fish vendors who normally buy their fish at below market prices and often buy on credit. They indicated that NS4Y buy their fish from their respective fishponds/dams and they no longer must walk long distances to the main market to sell their fish. These reduced transport costs consolidate income uplift from the improved prices offered by NS4Y as compared to vendors, thus improving the farmers' access to fair and reliable markets. The increased income and time available to women smallholders due to improved market access is spent with family and learning about and exploring diversification into off-farm income generation activities, showing increased economic agency. This is seen in how some of the individual smallholder farmers teamed up to form the Vinthenga fish processing group which NS4Y periodically engages to help in the processing of the fish that is bought from the farmers. Specifically, the group helps in cleaning of the fish, sorting the fish by size, and packaging for distribution.

Women smallholders reflected that their improved economic standing because of the contract farming agreements has facilitated a strengthened interest in community leadership. Sixty percent of the smallholder farmers highlighted that, owing to the social asset training provided by CASA (such as gender, social norms, and group dynamics) they have undergone since the partnership began, they have increased their participation in community activities with some of them assuming leadership positions. They indicated that they now understand the relevance of working together and getting involved in community work. One woman smallholder farmer indicated that participation in the CASA training has boosted her confidence and specifically said, *"We now understand that we no longer have to stand by and watch others decide on matters that affect our livelihood and communities. We take part and share our contributions for the betterment of our homes and communities"*. Women suggested that this confidence could be consolidated through targeted support such as training in public speaking and leadership skills to increase their comfort level while participating in these processes.

Challenges and lessons learnt

Most of the women smallholder farmers that NS4Y work with have low literacy levels which has a bearing on their potential to adopt and utilise the digital payment systems that the partnership introduced for payment of sales proceeds and repayment of input loans. While this digital payment system provides safety and convenience, most of the women smallholder farmers prefer cash transactions which are tedious and highly risky. As such, the introduction of digital solutions, which ostensibly create benefits for transparency and equity, must be guided by an understanding of the varying capacities of different stakeholders to engage to ensure they do not end up contributing to marginalisation.

Whilst NS4Y has been successful in engaging several women fish producers, stereotypes and social barriers that limit women and the youth from actively participating in fish farming, especially as producers, may limit future scaling. For example, in Nkhotakota and other areas along Lake Malawi, especially compared to upland areas, fishing and fish production is predominantly seen as a men's activity, meaning there are deep-seated social norms that limit women from actively engaging in the fish value chain as producers. Through the work of women aquaculture producers with agribusinesses such as NS4Y, such trends may begin to reverse, but this will be a slow process beyond the life of the CASA partnership.

2.2 Viphya Chambo, Aquaculture, Malawi

Project: Piloting fish aggregation and offtake arrangements as an investable model

Partnership summary

Viphya Chambo is a family aquaculture business with five full-time employees, of which two are women, and six part-time employees, of which four are women. The headquarters of the enterprise is in Mzuzu; however, it works with smallholder farmers from Rumphu, Nkhatabay and Mzimba. The partnership between Viphya Chambo and CASA has been over two phases which have sought to demonstrate the commercial viability of investing in fish aggregation and offtaking models and the ability of such models to increase incomes of targeted smallholder farmers, particularly women and youth, as a result of access to good quality inputs, increased productivity, and availability of reliable markets.

In the first phase of the partnership (July 2020 – December 2021) Viphya Chambo mobilised 622 aquaculture farmers for contracting as out-growers of table-sized fish (56% women). Contracted out-growers were provided with fingerlings and feed by Viphya Chambo, who then purchased the fully grown fish, minus the cost of the inputs. The partnership also established strategic fish collection points to facilitate delivery of services including inputs, extension support services, and collection of fish. The second phase of the partnership (November 2022 – December 2024) also included Palm Capital (a microfinance institution) as a third partner. The focus here was to consolidate the initially piloted offtaker model to provide a sustainable finance solution to the rising cost of inputs (essential for a viable production model) for smallholder farmers. CASA worked with Viphya Chambo and Palm Capital to facilitate a tripartite financing arrangement where Palm Capital provides some input financing to the smallholder out-growers in the Viphya Chambo supply chain to allow them to purchase quality fingerlings and feed. The repayments are then collected by Palm Capital directly from Viphya Chambo once the out-growers have sold the grown fish back to them (cost of loan deducted from fish payment). The presence of the Viphya Chambo model and guaranteed market was essential in allowing Palm Capital to have confidence in smallholder aquaculture producers as a new customer base. Over the two phases, the partnership targeted access to markets and services for smallholder farmers.

Women's lived experiences of agribusiness partnership

In the northern region, especially in Nchenachena, fish farming is predominantly carried out by women and youth due to out-migration of many men and because of the low labour requirements of maintaining small-pond aquaculture (once the pond is constructed). This was attractive to women, with 90% of focus group respondents indicating that aquaculture is flexible and allows them to combine the enterprise with other responsibilities. Reflecting this, producer groups typically already had more women and youth as members.

Despite this, production by women and youth was often informal and unprofessional due to inadequate access to information and inputs, returning low yields. Additionally, whilst women and youth had high membership of groups, leadership positions were predominantly held by men. Women producers noted that there was a need to break underlying gender biased attitudes and perceptions within the community. Ideas emerging from respondents

included community dialogue sessions targeting community leaders and members (particularly spouses of the targeted women smallholder farmers), farmer field days where women smallholder farmers can exhibit their products, and success stories documentation that can be aired on community radios. Overall, participants felt that most of the community members are still not aware that women, just like men, can be involved in aquaculture and be successful.

The women that were successfully involved within the contract farming arrangement had positive reflections on how this had impacted their livelihoods. The arrangement for the provision of inputs and the aggregation and collective purchase of fish has enabled the smallholder farmers to avoid the costs associated with transportation, storage, and marketing and provided stability through a readily available market and improved inputs. Additionally, access to input financing has overcome a key barrier to entry, which is especially prominent for women and youth. The improved production, reduced costs, and access to a reliable market, has led to increased incomes for the women smallholders involved. Focus group responses suggest that the increased income has allowed women to invest in further economic activities. One respondent shared how she used the money from her first fish sales to set up a piggery farming enterprise now that she had sufficient startup capital. Another respondent used her money from fish sales to buy fertiliser for winter cropping, which she said ensured she had enough maize in her house to sustain her during the lean period, improving household food security. This reflected a general sentiment amongst respondents that business-owning women are more likely than business-owning men to contribute to family education, health and nutrition, and invest in their communities using profits from their businesses.

In addition to seizing economic opportunities, women also expressed increased agency to take on social roles within their communities. After serving as leaders in their Commercial Producer Groups (CPGs) – formed with technical support provided by CASA to facilitate out-growing, offtaking, and inputs financing contracts – some women said they have transitioned to assume leadership in other community and/or church groups, reflecting their increased confidence. This shows that transferable skills gained through the leadership and group dynamics training provided to the smallholder farmers as part of this out-growing and offtaking scheme are being utilised in other equally important community activities, helping to promote household and community initiatives.

Challenges and lessons learnt

In the FGDs, respondents indicated that some spouses of the women smallholder farmers are not supportive and are unwilling to provide labour, forcing the women to use hired labour which can compromise commercial viability or provide a barrier to entry due to lack of capital. This highlights the importance of involving and encouraging men within the community to be supportive of commercial agriculture activities of women. For example, compared to paid labour, support from their spouses would help in reducing operational costs for women's enterprises, thereby maximizing on returns. To address this, CASA and its partners could consider organising special sessions with spouses of the women smallholder farmers aimed at sensitising them on the importance of the participation of women in economic activities.

2.3 Tac Maz, Poultry, Malawi

Project: Leveraging the niche market for indigenous and dual-purpose chicken growing through low-cost improved feeding

Partnership summary

Tac Maz was established by Ms Thokozani Amanda Chimasula in 2018. Having grown up in the area (Chiradzulu), the founder started the company with the explicit intention of breaking the glass ceiling on women-led agribusinesses, acting as a model for women economic empowerment, and helping create jobs for other women in the area. The business involves women at all levels of its business operations including as producers, processors, sales agents, supervisors, and marketers.

The key objective of the partnership between Tac Maz and CASA is to build resilience among smallholder farmers through engagement in chicken farming using low-cost improved feed in an out-grower scheme to tap into the growing indigenous and dual-purpose niche market. Specifically, the partnership seeks to support Tac Maz to set up a smallholder-led poultry supply chain while simultaneously expanding economic opportunities for women and youth through guaranteed, secured, and profitable chicken aggregation arrangements. The adoption of dual-purpose and indigenous chicken varieties, which do not require as rigorous veterinary attention, can be raised outside, do not require commercial grade food, and are more resilient to climate shocks such as drought, is particularly beneficial for women who often lack the initial capital or access to finance to afford these services, which are essential for broiler production.

For commercial production, supplementary feed plays a crucial role in improving quality of poultry products, i.e., chicken weight, egg size and reducing time to achieve market acceptable weight. To achieve this and in anticipation of accessing chicks for production, Tac Maz has started distributing moringa and pawpaw tree seedlings to the out-growers to plant, with the intention of recollecting leaves for processing into low-cost feed. 571 (490 women) out-growers have received six (5 moringa, 1 pawpaw) tree seedlings. In addition, 60 women out-grower cluster leaders (57 women) have been trained in maggot production as low-cost protein feed for chickens. The leaders are expected to cascade the learning to their production cluster members.

The partnership has reached 1,244 smallholder farmers (87% women), aiming to increase annual incomes by 78 GBP per farmer. So far, with support from CASA, the business has set up 60 farmer clubs with an average composition of 15 women in Chiradzulu district. The partnership has also built the skills of the 1,244 farmers in group dynamics, voluntary savings and loans associations management, and improved poultry production management, and plans to provide inputs to the out-growers at cost to eventually guide their graduation into poultry marketing cooperatives.

Women's lived experiences of agribusiness partnership

13 out of the 15 smallholder farmers interviewed reported to have diversified their income because of this partnership. 90% indicated that they have invested their earnings in family healthcare, school fees, savings, household necessities, and food security, highlighting the wider social benefits that can result from women's economic empowerment. Women suggested that the village savings and loans schemes of which they were members (not from the CASA partnership) have provided a cushion to the smallholders during economic shocks and also helped the women access loans for engagement in off-farm income generation activities.

The women also reflected that participation in Tac Maz's supply chain has helped them to acquire some useful transferable skills that they are replicating in marketplaces, households, and communities. 60% of the women indicated that participation in the groups has helped them become more assertive and confident when dealing with people and has further motivated them to get more involved in community work. Three women indicated that they are now members of the village development committee, while one woman said she is a leader of a community action group that works to deal with promotion of girls' education in her area.

Challenges and lessons learnt

Limited access to proper business training: Tac Maz's management have observed that women in Chiradzulu are interested in engaging in economic activities, but most of them lack proper business training, knowledge, and experience to effectively do so. They observed that almost 70% of the smallholder farmers mobilised under the CASA partnership are semi-literate and have never been exposed to any business training. This was echoed by women participants in focus group discussions, who noted that some members in their groups feel unable to take on leadership roles because they have problems in reading and writing. This suggests a strong need for capacity building, coaching, and mentorship to ensure that women can continue to successfully manage and scale their farm enterprises. Tac Maz, with CASA support, is already exposing the women smallholder farmers to a series of training and coaching with a focus on record keeping, marketing, and group dynamics. The delivery of the training content is participatory to enable even those who cannot read and write to follow the lessons and enhance their capacities. Tac Maz is incentivised to supply such trainings because, if women are better able to improve their poultry production, effectively save, and work as a collective, they will be better positioned to continue supplying Tac Maz and purchasing inputs.

Societal norms and traditions: Social norms around unpaid care work are still strong, making it difficult for women smallholder farmers to balance taking care of their family and running a small business. Focus group participants noted that the women smallholders, compared to men, often must leave their enterprises to attend to family needs and emergencies, which can compromise business operations. This highlights the opportunities associated with exploring commercial opportunities with less labour-intensive poultry breeds. However, this must only be a short-term solution, with the long-term goal being to address the inequitable distribution of household labour. In addition to a loss of time, women said that social norms around household management further exert pressure on some women smallholder farmers to spend business money on household expenditures or children rather than reinvest in their business. This lowers the potential gains that the entrepreneurs could end up keeping and dampens their efforts to succeed. Three of the FGD members shared

similar experiences on how their previous businesses failed because they had to take care of sick family members and ended up using the business money to finance some of the medical needs. One FGD participant said:

“Men do not suffer the same time loss due to sickness in the family as women. Their businesses are affected when there is sickness in the home, but the impact is not the same on a female owned business. They may suffer from loss of money due to hospital bills, but they will not suffer time loss and emotional stress like a woman.”

90 percent of the FGD participants indicated that owing to cultural and traditional stereotypes, married men do not take their spouses' business activities as “serious” because business is often considered a man's role. As a result, they do not fully support their spouses in their enterprises. In the FGDs, participants indicated that:

“Even with VSL groups, our husbands do not take our participation seriously until the day of sharing our money. When they see us bring cash to the house, that is when they take interest and want a cake out of it.”

Another woman participant said:

“When I told my husband that I am joining a group of women that will be involved in commercial poultry production, he said that the group won't go far because all women know is to gossip and cannot successfully work together to make money. Four months after, he still has his doubts that we will succeed in our group poultry project.”

Tac Maz, on the other hand, is optimistic that the women poultry businesses will succeed. This is based on its initial attempt at running an out-grower scheme in vegetable production with 60 women. Tac Maz indicates that having them as an offtaker eases the time constraints among the women farmers. As a group, the farmers do not need to all be there to sell their products compared to retailing where they do not have a predetermined market. Affiliation with Tac Maz makes business possible and sustainable with a few members representing the rest to make sales, usually wholesale, while others can be engaged in production or other pressing family issues. This is anticipated to be similar for poultry businesses under the out-grower scheme.

2.4 Agwenda, Poultry, Malawi

Project: Facilitating investment, aggregation, and offtaking of indigenous poultry products

Partnership summary

Agwenda Investment Limited (established in 2015) has a poultry farm in Lilongwe and agro-vet shops in Nkhotakota, Salima, Dowa, and Ntchisi districts. Currently, Agwenda employs 20 people (90% women). The key aim of the CASA-Agwenda partnership is to facilitate the setting up of an inclusive poultry supply chain to expand production volumes and pilot black soldier fly (BSF) as a low-cost poultry feed.

Through the CASA partnership, Agwenda has established an out-grower scheme working with 1,694 (1,667 women) smallholder farmers who have been organised into 168 poultry production groups. Through an innovative harvest repayment modality, the smallholder farmers access five-week old chicks on credit from the enterprise and repay back with eggs, for which Agwenda provides a secure market. Agwenda collects the eggs from the respective houses and incubates them, manages the chicks for five weeks, and then gives the chicks to more smallholder farmers, further increasing the supply base. It is envisaged that, through their new poultry business with Agwenda, smallholder farmers will realise additional income of GBP 90 per year. Agwenda's out-grower scheme has been entirely implemented with women smallholder farmers because company management perceive them to be trustworthy and more committed to deliver on agreed contracts compared to most men. This was evidenced by data collected by Agwenda's management that suggested integrating WEE into the operations of their enterprise has led to improvements in loan repayment rate from 78.4 percent to 96.6 percent because women honour their loans more readily than men.

The enterprise has further set up BSF production units for out-growers and facilitated inputs arrangements to help women and youth access quality inputs and secured markets. Additional demonstration units were supported among a few selected out-grower groups to enable them to produce BSF maggots for feeding to their chickens. However, the uptake of BSF production proved challenging due to a lack of technical knowledge on good production techniques leading to poor results. The business incentive for Agwenda to expand its BSF operation is also limited by the lack of demand for commercial feeds from smallholder farmers.

Women's lived experiences of agribusiness partnership

Respondents indicated that the poultry production has been a source of food for their households both through direct consumption of the eggs and also through the utilisation of the money generated through the sale of eggs and chicks. Women felt this represented an improvement in household food security as compared to when they did not have their own source of eggs. Additionally, the harvest-based repayment, where eggs could be used to offset input loan costs, allowed women increased decision-making over investing in the poultry business as well as marketing, as they could repay their input loans with eggs and were not forced to sell their chickens to repay loans unless they wanted to, nor sell existing assets to access inputs and be part of the scheme. This stems from Agwenda's experience and confidence in other crop value chains where it offers loans to women and the repayment has been good.

In addition to improving incomes, the poultry production has become a source of manure which they have mixed with other household waste to produce organic fertiliser for application in their vegetable gardens, whose produce is both consumed at home and sold in local markets for extra income. With high costs of inorganic fertilisers, out of reach for many smallholder women, chicken compost has contributed to improved farm yields, consolidating positive uplift in income and food security resulting from egg production.

Women felt that the series of training provided by Agwenda has built their capacity in poultry production management. The training has also contributed to addressing strategic gender needs of the women smallholders, especially the training on group dynamics offered to the all-women poultry production groups, related to lack of skills relevant for socioeconomic survival marketing and decision making. The training included elements of leadership, group by-laws, conflict resolution, record keeping, collective marketing, and business management. Information from the training was consolidated by farmers receiving services from community health animal workers (CAHWs) who were trained by CASA in a previous partnership with Central Veterinary Laboratory (CVL) in 2021 and 2022 with the objective of building capacity of locally-led technical and extension services. Women reflected that, unlike with the professionally trained extension workers, they find it easy to work with these locally-mobilised lead farmers and CAHWs.

Challenges and lessons learnt

High illiteracy levels among rural smallholder farmers, especially women, make it challenging to facilitate the transfer of new ideas, enhance innovation, and strengthen capabilities. This has a direct bearing on the productivity and growth of the enterprises as their potential is not fully exploited.

Owing to deep-seated social norms and limited education, most women underestimate their entrepreneurial abilities and performance. They feel that they can only empower themselves to a certain level and must not supersede their husbands. This, according to some of the respondents, is done out of respect because the husband is the head of the household and should be first in everything. This has a direct effect on the level of empowerment that initiatives like CASA can achieve with these women.

By adopting diverse and inclusive supply chain operations and practices, enterprises enhance their reputation and increase potential revenue. This is particularly true with food products, like poultry and eggs, which are largely prepared by women for home consumption. Through working with women, Agwenda has enhanced its supplier availability, ensured year-round availability of chicken and eggs to its clients, and expanded its market base. In addition, it has improved its loan repayment rate to 96 percent. This highlights the importance of flexibility and designing models that work for women, as evidenced by the modality of harvest repayments. The success of the model in terms of supplier expansion and increase in rate of loan repayments offer examples of concrete commercial incentives for small agribusinesses to engage in women's economic empowerment.

Annex 3: Rwanda case studies by Lenarda Uwinkesha

3.1 Platinum Agribusiness, Poultry

Project: Supporting access to affordable and nutritionally improved feeds by smallholder producers of layers

Partnership summary

CASA is supporting Platinum to establish a contract farming and offtake model for eggs to support smallholder farmers with improved quality feed at competitive prices. Platinum plans to install a feed milling plant to produce high quality and affordable feed to supply smallholder farmers, helping improve their yields. The focus will be on smallholders located in the same district as the mill so that they benefit through coordinated access to markets and access to quality and affordable feed as well as capacity building in poultry rearing to enhance their production skills and feed management. Smallholders will also be reached by a sustainable extension service system, which CASA is supporting Platinum to roll out.

Initially, Platinum will register 400 smallholders who will pilot an offtake contract with PA. These smallholders will be provided with their feed up front, receive production training, and have assurances on market access via selling eggs to Platinum. These farmers are projected to realise an income uplift of £194 per month. A further 400 farmers will receive their feed up front and secure offtake agreements upon the completion of a successful pilot. Farmers receiving feed only are projected to

see an income uplift of £36.78 per month. If the pilot is successful, Platinum plans to add a further 400 contracted egg producing smallholders each year until they reach a production plateau at 2,000 smallholders in year five.

Across these smallholders, Platinum has a target of 80% of suppliers on offtake agreements being women. Women are the key players in poultry farming, making up most of Platinum's egg-buying clients and supplying eggs to other markets. In addition to making up a significant part of their supply chain, Platinum suggested they are further motivated to support more women because they see that their empowerment drives the development of families and communities. Recognising the transformative impact women have on economic development, integrating WEE/GESI is in line with both the company's goals and Rwanda's national development strategies.

Women's lived experiences of agribusiness partnership

Women engaged in poultry farming have seen improvements in their economic status and family well-being. For example, four women in the focus group shared that they can pay school fees for their children, feed their families and collaborate with their husbands/partners to sustain their families through either being able to secure medical insurance for families and other family needs.

Limited financial access remains a major barrier to entry for women in poultry farming. Therefore, innovative models of input financing that can help overcome access to finance as a barrier to entry for women, such as that being trialled by Platinum, are essential. Focus group participants reflected that they would like to see a more complete service offering for out-growers from Platinum, including the provision of inputs and training and a guaranteed market for meat and eggs. This articulation of needs by women smallholders suggests good alignment with the pilot designed by Platinum with support from CASA.

Training and awareness programmes under Platinum have been instrumental in boosting women's confidence and knowledge in poultry farming, with some women suggesting that applying the new practices led to improvements in production quantities and increased income for spending on family needs.

Challenges and lessons learnt

High Input Costs and Knowledge Gaps: The rising costs of poultry feed, vaccines, and equipment directly impact Platinum's women farmers. Additionally, insufficient knowledge of post-harvest management leads to increased losses and reduced profitability.

Platinum is located on the outskirts of Kigali, where egg consumption is not a priority for the local community. As a result, the market demand remains low, which contributes to a lower price for eggs. However, the cost of production is still high, necessitating transportation to urban areas to reach a larger customer base and ensure profitability. This highlights the value of agribusiness connections (and access to other markets) for smallholder farmers.

Labour-intensive Operations: Platinum's poultry farming processes remain highly labour-intensive, with manual tasks primarily handled by men due to limited automation. This affects efficiency and restricts opportunities for women to participate in key operational roles within the business.

3.2 Deyi Ltd, Vegetables

Project: Scaling up mushroom and vegetable production for value-add products for the domestic market

Partnership summary

DEYI Ltd is a mushroom tube business that focuses on production, farming, and processing of mushrooms into powder and other dried forms. With 21 employees (12 women and 9 men) it operates in the city of Kigali and surrounding Gasabo district. The partnership with CASA is supporting DEYI to establish a modern processing unit to produce and supply high-quality, nutritious instant soups and mushroom powders. The business model includes mushroom tube production, mushroom farming, and processing mushrooms into various forms to mitigate post-harvest losses and enhance food security. DEYI aims to ensure a reliable market for mushroom farmers, encouraging a shift toward commercial production. The project expects to reach 3,500 smallholder farmers (targeting 70% women) who will be integrated into the DEYI cooperative system. DEYI already supports Kwizera Community Development Network, which is a group of women that has been involved in mushroom farming for about three years with support from DEYI. The company trained them in mushroom farming and has been giving them quality inputs. Additionally, the cooperative has been supported by DEYI in terms of financial management of their income from sold mushrooms.

Farmer-facing activities included in the CASA partnership are the piloting of a contract farming-based mushroom out-grower model and training of lead mushroom producers in eco-friendly and business-oriented mushroom farming. The training will include cultivation, pre- and post-harvest management, financial literacy, and market connections. In general, each smallholder is projected to earn £234 annually in additional income.

Mushrooms are particularly interesting as a commodity through which WEE can be pursued. This is because mushroom farming is substantially more accessible to women farmers as it does not have common constraints women face across agriculture sectors in Rwanda, such as access to land and capital. Mushroom tubes are only RWF 500 each and minimal assets are required to start up the business; a good number of mushrooms can be grown on a small space indoors or outdoors, meaning that women can start off microenterprises in their back yards.

Women's lived experiences of agribusiness partnership

There is no data on the current outcomes of CASA's work with DEYI. However, the value of DEYI's existing work with mushroom farmers is shown in the responses of focus group participants when asked about their relationship with DEYI to date.

Respondents suggested there was a lot of value in how DEYI was providing training and inputs to start mushroom operations. Additionally, the women smallholders saw value in being part of a cooperative, which overcame feelings of isolation that were previously experienced without the relationship with DEYI and the cooperative structure they supported.

There is also the observation of additional young women becoming involved in vegetable production, which had previously been dominated by older women in the locality. This reflects the growing awareness of the opportunities for improved income associated with commercial mushroom production, largely because of the relationship with DEYI that facilitates access to inputs and a guaranteed market.

Through the CASA Programme, the initially valuable training provided by DEYI will be built upon. Specifically, training will focus on production practices required to produce mushrooms of sufficient quality for value addition and certification (which DEYI are pursuing in partnership with CASA). The training will initially be administered to a group of lead farmers, who will be organised and trained in eco-friendly and business-oriented mushroom farming to ensure the stability of mushroom production required by DEYI's processing plant. These lead farmers will cascade the training to fellow farmers and be a source of knowledge and best practices and access to information for other mushroom producers in their locations.

Challenges and lessons learnt

Post-Harvest Losses Due to Lack of Cold Storage and Transportation – Without cold rooms and refrigerated transport, mushrooms spoil quickly, leading to high post-harvest losses. Limited access to proper storage and cooling facilities reduces shelf life, affects quality, and makes it difficult to reach distant markets without significant waste. Alternative preservation techniques such as drying or value-added processing (e.g., mushroom powder) can help reduce post-harvest losses, extend shelf life and open new markets.

Limited financial literacy, especially amongst some women cooperative members, is a challenge to the commercialisation of their farming operations, which require reinvestment to scale sustainably.

3.3 Rwanda Animal Resources Improvement Cooperative (RARICO), Aquaculture Project: Increased technical and business development support services to cooperatives and SMEs growing fish in Rwanda

Partnership summary

RARICO was founded in 2018, under the guidance of the Ministry of Agriculture and Animal Resources (MINAGRI) and the Rwanda Agriculture and Animal Resources Development Board (RAB). The vision of RARICO, as a cooperative, is to build the aquaculture sector in Rwanda and develop a demand for commercially provided services amongst cooperatives and SMEs.

RARICO has been working with fish farmers since 2019 with a mission of back stopping agriculture's public institutions. It disseminates livestock farming skills and knowledge to rural farmers and transfers technologies through the provision of well-skilled technicians working with fish farmers in ponds, dams, and cages. To date, these services have been provided by RARICO both as private services to paying cooperatives and as a service provider on public tenders, such as RAB initiatives to promote aquaculture. RARICO previously offered mostly government subsidised training and extension service support to smallholders organised in cooperatives and SMEs but now aims to develop commercially viable demand-led services. Its ambition is to offer more technical services and BDS support as a commercial private provider to the sector.

Through partnership with CASA, RARICO managed to train 1,309 fish farmers on cooperative management, leadership and BDS. These farmers came from 32 cooperatives and 11 SMEs. Out of the trained fish farmers, 632 were women representing 48.28%. A strong emphasis was placed on Gender Equality and Social Inclusion (GESI) and Women's Economic Empowerment (WEE) to ensure that women benefit equally from the value chain and are supported to sustain their engagement in aquaculture. In this regard, part of RARICO's engagement with cooperatives would be to raise awareness on the importance of supporting women and vulnerable groups for broader community development. The drive to include GESI and WEE came from the personal inclination of the RARICO management, who noted a willingness to serve all community members by focusing on the most vulnerable.

Women's lived experiences of agribusiness partnership

Women working under Urugwiro Maraba Cooperative in the southern province of Rwanda, who participated in the focus group, are primarily motivated to participate

in RARICO-run training to access the information necessary to boost production. This is particularly true for the opportunity to learn modern aquaculture farming techniques, access to quality inputs, and market linkages. Focus group participants reflected that, prior to the training, they often sold their produce at a loss, but partnership with RARICO has enabled market linkages where farmers are able to sell their product at better prices. Although women did not specifically record their income growth through new markets, they suggested that it is between a 15 and 25% increase. Women smallholders suggested they intend to use the improved returns to reinvest in the cooperative so that, in the future, they can achieve even higher production.

In addition to accessing information, participants noted the social value of being engaged in a cooperative and receiving collective training, noting that this had been the basis for attending various development programmes in their communities and playing an active role in decision-making as a recognised cooperative. Further social benefits were seen in how increased income was mobilised. In addition to reinvesting in the cooperative, women stated that they were also using funds to pay school fees, buy food, and cover other household needs. They also noted that ready access to fish, which had not always been the case for their households, was a positive for child nutrition.

The benefits gained by the women who directly received training from RARICO are having a ripple effect, raising awareness among other women in the community.

Focus group respondents shared that many women have been learning from them, and even now, some continue to join the cooperative by purchasing shares. Furthermore, the business ideas and success of the cooperative members have inspired others to explore entrepreneurship in different areas. These women, in turn, have become clients of the cooperative, fostering a mutually supportive network. Through this process, they have realised that women can successfully run businesses, and many have taken the initiative to start their own ventures. This growing sense of empowerment and increased economic activity is positively impacting the community.

Challenges and lessons learnt

Despite the benefits noted, some challenges persist for women aquaculture producers. Several women noted that the lack of childcare facilities near the ponds, which are often far from home, forces women to work while also caring for their babies, creating challenges for production. Additionally, wider market factors such as the price of quality inputs remains expensive and creates a barrier to operationalising professional practices learned through training. These challenges associated with aquaculture production mean several women have considered diversifying into other segments of aquaculture, such as drying fish and transporting them to outlet markets; however, for many, limited access to transportation, market knowledge, and the burden of unpaid care work are barriers here.

Annex 4: Ethiopia case studies by Seble Solomon

In developing the Ethiopia case studies, smallholder farmers were not interviewed due to the early stage of the partnerships, meaning they had not yet been engaged through any activities under the CASA partnerships. As such, the following case studies are based on document review of the partnership business plans and a key informant interview with a company representative.

4.1 Kunifira Agro Processing PLC

Project: Contract farming between Kunifira and soybean smallholders and/or cooperatives for reliable markets and climate smart soybean seed multiplication

Partnership summary

Kunifira Agro Processing PLC was established in 2011 in Gelan city, Oromia Regional State, Ethiopia. The company produces soybean oil and animal feed. As of 2024, Kunifira had 78 employees (23 women and 55 men) and interacted with 111 clients (35 women and 76 men). CASA is supporting Kunifira to pilot contract

farming with soybean cooperatives, eventually scaling to 1,600 farmers by the end of the partnership (targeting 40% women). It is envisaged that the contract farming approach will secure raw material supply (soybean), reduce transaction costs, promote climate-smart soybean seed multiplication, and ensure access to environmentally-friendly inputs (e.g., seed, bio-fertiliser, credit) and sustainable markets for smallholder farmers.

As of late 2024, Kunifira has been working with CASA for over six months. During this time, the company provided seeds to smallholder farmers through their cooperatives and planted soybeans. The company has overseen one

season of soybean harvest, which is being collected by the cooperative. After evaluating the quality of the harvest, it will be used as seed. In this first season of harvest, Kunifira has facilitated and supported 138 smallholder farmers to engage with MBI to demonstrate the yield advantage of rhizobium. To date, only five women farmers (women-headed households) have been included in demonstration activities (see challenges section below).

Challenges and lessons learnt

The primary challenge of the Kunifira partnership, from a WEE perspective, is to promote the inclusion of women in partnership activities. For example, the current five women-headed households engaged in demonstration activities, out of 138 total households, is significantly behind the 40% target stated in the partnership plan. The low level of inclusion is reflective of the fact that most cooperatives that Kunifira work with are dominated, in membership and leadership, by men, as registration is at the household level meaning men are the official members despite women performing a significant amount of the agricultural work. Kunifira, as a business, do not see it as their responsibility to address gender imbalance in the cooperative. Overcoming this challenge can be addressed from both cooperative and agribusiness entry points. From the cooperative entry point, support is required to improve the standing of women within the membership structure, encouraging their registration and active roles in decision-making.

From the agribusiness entry point, which is the modality CASA uses, encouraging Kunifira to take an active role in promoting women's inclusion and engagement with the contract farming scheme requires identifying and putting in place the correct incentives. Recognition of the role and value of women in the supply chain is currently challenged by a lack of sex-disaggregated data and the invisibility of women within the supply chain due to men usually being the point of cooperative registration, which prevents an understanding and evaluation of the business case for providing tailored support to women farmers. Collecting improved data on their suppliers (including on gender) can have several benefits for Kunifira, such as improved understanding of production practices and therefore an influence on quality. These benefits need to be highlighted to incentivise uptake. To date, Kunifira has noted an appreciation for the gender lens CASA has brought to the partnership, encouraging them to see the value women employees and suppliers bring to their business, noting that it will allow them

to better understand short- and long-term benefits that could be reaped as a business. This highlights the key role development programmes can play in firstly, supporting the collection of the required data, and secondly, providing the capacity build required to enable the interpretation of data and integration into business strategies that can allow the identification and actioning of any commercial incentives for increasingly integrating women into the supply chain.

As well as supporting Kunifira to build the commercial case, it is noted that CASA partnership agreements could go further to secure/ensure women's inclusion in partnership activities. For instance, GESI/WEE related aspects were included in CASA concept notes and business plans, but not in the contract agreement between CASA and Kunifira (impact targets, including on GESI, are located in the annex of the agreement and may be overlooked). This perhaps gives the impression that GESI/WEE was optional and meant that funding/partnership was not conditional on delivery of gender targets. Future programmes/partnerships could look to make funding and partnership conditional on delivery of GESI/WEE outcomes, noting that wherever possible it would be preferable to find commercial incentives which are more sustainable. Kunifira also noted that staff turnover, meaning that the member of staff assigned to CASA changed, was a key reason behind the oversight of GESI/WEE activities in the early phase of the partnership. This must be addressed if the 40% target is to be realised as the model is scaled to reach 1,600 farmers.

Future actions

The interaction with the CASA Ethiopia WEE expert as part of this case study was combined with a discussion and agreement on how WEE issues will be mainstreamed in the project moving forward, in response to the identified challenges. Kunifira agreed to:

- Gather gender data to help address gaps in understanding related to the gender dynamics in the company and its supply chain. This was understood to be the basis from which CASA should plan to support the company to build the business case for improving the role of women in the supply chain and the business as a whole.
- Organise basic gender awareness raising for staff to have similar/uniform understanding.
- Organise assertiveness training for women employees. They prefer staff training to be organised at company premises for effective and efficient participation.

- Revise HR and other internal policies with a gender lens and strengthen gender sensitivity. Review internal policy of human resources with a gender checklist or gender lens to identify strengths and gaps that can be worked on in a step-by-step manner.
- Revise company data collection template to get sex-disaggregated data of clients/buyers and input suppliers to further analyse the data and use the information for planning and reporting purposes.
- Include gender dimension in regular internal reporting and CASA reporting.
- Positively influence cooperatives to increase their women members and leadership by discussion and inserting in selection criteria for suppliers. Support this effort by working with local government gender structures to support the facilitation of women farmer engagement and to follow up the sustainability of the effort CASA is working on.

This highlights the value of having informed gender experts engage with the companies throughout agribusiness partnerships, to understand needs and current conditions and ensure that course correction is put in place when challenges are faced.

4.2 Lersha: Green Agro Solution PLC

Project: Extending tri-patriate contract farming model with farm input, finance and weather alert information services to the vegetable sector

Project summary

Green Agro Solution PLC is a private company with 86 staff (41 women), providing tailored advisory services to smallholder farmers in Ethiopia, fostering innovation and sustainability. These services are delivered through the Lersha platform, an in-house mobile application and multilingual call centre that ensures accessibility across diverse communities. Lersha provides real-time weather alerts, pest and disease management advice, fertilisation guidance, access to improved seeds, and information on climate-smart Good Agricultural Practices (GAP). It facilitates market linkages, contract farming arrangements, and financing through partnerships with microfinance institutions and banks. Operating in seven Ethiopian regions, with eight offices and a liaison office in Kenya, Lersha has served over 227,000 smallholders, generating 87.5% of its revenue from service fees.

Having traditionally operated in the wheat and cereals value chains, Green Agro Solution are exploring how Lersha can be applied to vegetable farmers to increase the company's client base. The CASA partnership focuses

on supporting to adapt and scale the proven farming model from grains and pulses to vegetables, leveraging market-driven solutions such as credit scoring, pest and disease detection technology, and enhanced advisory services through the Lersha platform. The deployment of the platform for vegetables will increase the client base and also address critical bottlenecks in the vegetables value chain, such as limited technical skills, access to quality seeds, markets, and market information.

Specifically, CASA will support Lersha to better understand the vegetable market system, adapt and test the contract farming model tested in cereals in the vegetable sector, reaching 3,000 vegetable farmers at pilot stage, and in the scale-up stage by 2027, to reach 10,000 farmers.

Moving into the vegetable value chain also represents a significant opportunity for driving WEE as a significant number of women are involved in vegetable production. Lersha has explicitly stated that the CASA partnership provides a positive way of piloting a women-centred expansion, noting several incentives for pursuing this:

- Lersha integrated gender issues into their partnerships because they believe targeting and engaging women as employees or farmers can yield strategic benefits in the long-run. Although it may seem expensive and not immediately profitable, intentionally targeting women and working with them can enhance a business's leverage within the community, fostering a positive perception of the company. Trust and relationships with communities is critical for farmer service providers such as Lersha, where reputation is critical to maintaining a strong customer base. For example, a Lersha project focused on access to finance that targeted both women and men achieved a 100% loan repayment rate due to the trust and relationship built with the community through training and field-level support.
- Vegetables, which have significant women's involvement, are a high-value crop harvested three times a year (although this differs by commodity), offering multiple entry points for Lersha services.
- Targeting women farmers in proposals and approaches can improve the chances of securing funding from other development-minded sources. For example, GAS has applied for funds to help develop a women-focused credit line through a credit scoring scheme in partnership with local banks. This has been well received but is not yet approved.
- Lersha have anecdotally observed that women farmers are better in translating the knowledge and skills gained

into practice; they keep their promises; and are better in productivity.

Following up on these incentives, Lersha aims to use the CASA partnership to assess the viability of business models that specifically target women farmers, including the women-focused credit access product. They are planning to work with 3,000 vegetable farmers (30% women²⁷) to evaluate this model. CASA's intervention will help offset potential losses during this experimental phase.

Challenges and lessons learnt

Lersha is at an early stage of implementing its CASA-related initiative. While working with other development and government stakeholders, the company have faced several challenges related to gender and working with women farmers and agents that are relevant to the CASA partnership. The relevant lessons and challenges experienced by Lersha to date are:

- **Development programmes can financially de-risk and technically support the piloting of women-centred agribusiness expansion.** The partnership with CASA helps Lersha cover expenses incurred while targeting and engaging women and implementing innovative approaches to women's inclusion. This financial support enables Lersha to experiment with different methods, without being solely driven by immediate profits, to establish if a business model targeting only women farmers can be commercially successful.
- As a service provider for smallholders, Lersha reflected on several **challenges and learnings on training design to improve accessibility for women:**
 - Recruiting and training Lersha agents: It has been difficult to get the required number of women agents while implementing company-related initiatives. Few women agents attend training because they are not being reached, they are not picking up their phone, or they have financial problems covering transportation to the training venue. Lersha found that men agents sharing information with women agents in advance and providing financial support for transportation (done under a previous development partnership) enabled women to attend training programmes.
 - Participation in training: When Lersha organises awareness-raising training for farmers, they achieve

only 10-15% women's participation, while their target is 50%. Additionally, women farmers tend to stay quiet during the first hour of these training sessions. Women were not attending training because they were held far from their homes. Moving the training to the *woreda* and *kebele* levels increased women's participation. The structure of the training was also amended to give more attention to icebreakers that encouraged people to share their opinions as they wanted to.

- Targeting and selection methods matter for women's participation. When Lersha provided a small cash incentive to agents for registering women farmers, the number of registered women farmers increased dramatically, revealing that the issue was not a lack of women farmers but a problem with the targeting approach, where agents would primarily register men as they were typically easier to locate and engage.

Lersha management reflected that, for both themselves and employees, **continuous work at the firm level is required to maintain a drive towards WEE activities.** This is particularly true because, even when staff are expected to perform their tasks with a gender lens, there is a tendency to focus on day-to-day operations and potentially lose sight of the gender component. For this reason, they noted the importance of formalising practices into company policies to codify them into people's day-to-day work.

4.3 Bio-Safe Biofertiliser Manufacturing (BBM) Project: Demonstrating the benefits of rhizobium inoculant to soybean producers through the expansion of business partnership and digitising the operating system

Partnership summary

Bio-Safe is a biofertiliser manufacturer and one of only two producers of rhizobium inoculant in Ethiopia, with 31 employees (22 women). Through partnership with CASA, BBM is seeking to demonstrate the benefits of combining inoculants with improved soybean seeds by piloting a distribution model through contract farming arrangements, which other processors can replicate in their business models through evidence and learning dissemination. The partnership aims to distribute biofertiliser to 5,000 farmers across four cooperatives (prioritising cooperatives with higher women membership

27. This target is for women-headed households, so the number of women actually benefiting, i.e., women within a male-headed household, will be closer to 50% of total farmers. This highlights a common challenge in recording women's inclusion in agribusiness partnerships seen across several of the cases.

and women in leadership positions). The use of the biofertiliser will be supported by extension agents from government agriculture and cooperative offices, as well as from processors and seed companies, some of whom will receive training by Bio-Safe to promote the proper use of the biofertiliser by cooperative smallholders.

Bio-Safe reflected that WEE was integrated into company practices and specifically the CASA partnership for the following reasons:

- **Increased sales and business benefits:** Bio-Safe realised that targeting women farmers and agro-dealers not only supports women but also benefits their business. They observed increased sales through women-only field days and recognised the potential in engaging women-owned businesses as suppliers. For example, sales more than doubled in Shebedino Woreda after training women farmers. Bio-Safe's previous experience with development partners demonstrated that women could deliver results if given the opportunity, access, and required support.
- **Fairness and equal opportunity:** Bio-Safe aims to provide equal opportunities for women, including recruiting women as agro-dealers and providing tools to assist with manual labour, which could open opportunities for women's engagement in tasks previously done only by men and support equal pay for equal work.
- **Requirement from development partners:** Bio-Safe initially included a gender dimension in their projects due to a mandatory requirement from USAID, aiming for 51% women's participation. They continued this approach with CASA, including GESI/WEE aspects in their business plan and concept note.

Challenges and lessons learnt

Bio-Safe reflected on several challenges encountered when seeking to promote the engagement of women as customers and agents:

- **Gender imbalance in agriculture development agents:** The number of women agriculture development agents is low compared to men. Bio-Safe used to assume that the agro-dealer role was too physically demanding for women, as it required traveling on foot to remote areas with heavy loads; this has been challenged by evidence of the success of women agro-dealers mentioned above.
- **Limited information on the end-users when selling via agro-dealers:** When selling biofertilisers through agro-dealers, Bio-Safe lacked information about who the end consumers were such as women-headed households. This hindered their understanding of the importance of women as a customer base, which would be key to incentivising action. This highlights the importance of disaggregated data.

In overcoming these challenges, their operations to date, and the initial negotiations with CASA as part of partnership design, Bio-Safe shared the following learning on promoting WEE through their work:

- **Increased sales through women-only field days.** Conducting farmers field days specifically for women has led to increased sales, compared to mixed-gender events. For example, in the *woreda* called Shebedino, sales doubled after training with women, increasing from 160 to over 300 sachets of Bio-Safe fertiliser. This created a clear commercial incentive for increasing field days designed for the needs of women.
- **Despite societal biases, it has been observed that women agriculture extension agents have been top performers; farmers accept their advice and translate it into action.** Through this finding, Bio-Safe realised that women could deliver if they are given the opportunity, access, and required support and are commercially incentivised to provide this. Again, this highlights the importance of disaggregating data.
- **Gender awareness training is essential.** Bio-Safe recognised the need for basic gender awareness training to integrate gender into their work more effectively.

Annex 5: CASA TAF case studies

5.1 Aliet Green, Coconut Sugar, Indonesia – by Leya Cattleya

Partnership summary

Aliet Green, founded by Lastiana Yuliandari in 2009, is a producer of organic food products and hand-made ingredients, including coconut sugar and syrup and vanilla, based in Yogyakarta, Indonesia. By intentionally working with coconut sugar's smallholders within agro-forestry farms that are located far from the city and have not applied synthetic pesticides for years, Lastiana has built Aliet Green into a certified sustainable coconut sugar business that offers alternative sweeteners for the international market, whilst providing smallholders, many of whom are women, with an opportunity to improve their incomes and family livelihoods. Aliet Green sources directly from about 2,000 farmers (about 30% volume) and via a contracted intermediary who supports primary processing in the field (about 70% volume).

At the time of introduction to CASA TAF (2023), Aliet Green had already taken several positive steps to integrating WEE into the company business model, supporting women farmers to achieve certification for their produce and therefore achieve higher prices. The primary motivations for this came from the founder – who envisaged Aliet Green as a social enterprise aimed at benefiting the local community – the existing industry dynamics, and the requirements of the business certifications (which cover, for example, working conditions for women and men). This is reflected by women being present in all aspects of supply chain and business. Together with men, women work on the land preparation to plant coconut seeds and clean the agro-forestry farms. Women also produce, process and cook the coconut sap for producing coconut sugar.

At the field level, women also constitute six (6) of the seventeen (17) Internal Control System ICS staff who are often called 'Green Warriors' whose roles are a) as ICS staff to ensure quality control and bookkeeping, b) as field officers to accompany and train farmers, and also c) as inspectors and auditors who check product quality for entering the factory, and further for export purposes. In the factory, there are 80 employees, of whom 48 are women and the remaining 32 are men. Most women are involved in processing of coconut sugar, especially in dry coconut sugar processing, while men work in wet coconut sugar processing and packaging as well as transportation. Uniquely, except for the Human Resource Development Unit, women's leadership exists in all the production process lines in the factory. Women become

the Head of Production, the Shift Leaders, the Packing Leaders, the Retail Production Leaders, the Regular Production Leaders, and the Back Up staff.

Since Aliet Green was already reaching many women through its business model, the CASA TAF partnership has focused its support on finding ways to deepen the impact on women. At the time, one-third of the current coconut tree stock was estimated to be senile, producing negligible coconut sap; while the tall variety of coconut tree that is currently widespread is inaccessible to women farmers who rely on male labour to climb trees and tap the sap, driving inequality in access to income from coconut sugar. Through the CASA Project, Aliet Green also introduced the option of planting the Genjah Entok Kebumen (GEK) variety to women farmers, which has the potential to directly increase their agency in the coconut sugar value chain because the GEK is relatively low so it is easier for women to harvest. The partnership covers a) Coconut Intensification and Rehabilitation Programme, b) Seedling Risk-Sharing Grant, and c) Sourcing and Seedling Repayment Digitisation. In particular, CASA TAF are supporting Aliet Green to work with 316 farmers of Argo Wilis and Argo Tirta villages who have formed two farmers associations, Alam Bumi Cariyos Association (ABC) and Alas Ijo Rasatala Agroforestry Association (AIR), with 158 farmer members each in 2023.

By participating in the Coconut Intensification and Rehabilitation Programme, women started to receive benefits from the more fertile soil from their active participation in composting and farm cleaning, which increased the yields of not only their coconut trees but also their banana and petai (bitter bean). Women were also provided with vanilla and ginger seeds to plant in their agroforestry farms to increase the diversity of vegetation with high economic value. With CASA TAF's support, Aliet Green has also facilitated several training sessions involving women farmers, improving agricultural and coconut sugar processing practices, and bookkeeping.

In addition, CASA TAF have been supporting Aliet Green with implementation of a digital system that will facilitate gender-disaggregated data analysis and access to finance. As Aliet Green has more visibility on women's needs through the system, it will be able to provide more tailored support which can lead to improved incomes over time. When women access seedlings on credit through the Aliet Green seedling programme, the digital system will enable record-keeping of repayments, building detailed credit histories. It is important to recognise that collection of sex-disaggregated data is

critical for assuring balanced participation of women and men in the business's activities, which currently is not systematically available as the head of households, men's names, are those who are registered by the programme. Availability of sex-disaggregated data will also be critical for Aliet Green to be able to map the different perspectives of women and men farmers within its supply chains on their needs, priorities, opportunities and challenges so that sound options and recommendations for preparing gender-responsive and WEE programming can be established. While it is still early days and cultural issues regarding women accessing loans need to be addressed, Aliet Green has committed to implementing the system to deliver these additional benefits over time.

Women's lived experiences of agribusiness partnership

Farmers reported some outcomes from the partnerships for the past two years which have had a direct impact on the lives of women smallholder farmers:

- For many women, the introduction of GEK has allowed increased inclusion across the value chain, removing the barrier to entry of not being able to tap sap. *"The introduction of GEK is actually targeted for women. Women can have bigger roles in the coconut sugar business, by accessing their tapping to coconut sap, in the land management, and in improving the quality of coconut sugar production through training on hygiene as well as bookkeeping"*, said one male participant of FGD. Many women farmers enthusiastically welcome the introduction of GEK and the relevant training introduced by the project.
- Most women agreed that the project has further improved the household economy as their farm yields are better as a result of access to information through training. *"The farm's yields have increased because we are taught to cultivate the land so that the soil's nutrients improve, making it more fertile. Previously I didn't know about the importance of soil nutrients, now I know. Not only coconut, other plants, such as bananas and petai (bitter bean), also follow suit. More banana trees produce good yields"*.
- The active participation of women in training and inclusion as a significant and valued part of the supply chain has created secondary social benefits for women. One participant reflected that, *"I have the confidence to talk to new people now. More importantly, I also get to know lots of friends in training forums"*.
- The economic success of women smallholder farmers as a result of integration in the Aliet Green supply chain has been noticed by men, who are recognising the benefits of including women. Mr Ais, an ICS staff who has been with Aliet Green for more than eight years, stated, *"It is easier to work with women farmers rather than male farmers in the farm cultivation training. Women are the real doers. They will follow up by making compost and others what we agreed to in the training, while men like to debate and talk, but no action. We must use appropriate strategies so that women and men can collaborate productively"*.

Challenges and lessons learnt

Through the partnership, reflections from both the agribusiness and from smallholder farmers point to both remaining challenges and lessons to be learnt for future activities and partnerships:

Trade-offs in GEK production are evidence of the need to consider beyond inclusion. Although the introduction of GEK will open access for women farmers to material resources allowing them to tap coconut sap more independently, there are two key challenges which were recognised up front by Aliet Green and the CASA TAF team and incorporated into programme design. Firstly, the lack of research on good examples and the success of GEK varieties in producing quantity and quality sap for coconut sugar production means that some farmers are approaching investing in the new trees with caution. Many expected to have sufficient time (i.e., four years at least) to monitor the adoption of the GEK before scaling adoption. Secondly, planting GEK trees, which cannot be shaded, has the potential to promote cutting down tall mature trees on agroforestry plots, threatening biodiversity. Women farmers reported this was the cause of some arguments with their husbands, who were against felling mature trees and conventional coconut trees. As such, CASA TAF also provided technical assistance in agroforestry design, and when agroforestry is appropriate given the conditions of the farm. Aliet Green Warriors are expected to share this knowledge and understand their farms' situations to guide farmers on how they can apply sustainable agricultural practices consistently, and to have options for decisions. The potential trade-off and environmental consequences of GEK introduction highlight that when making accommodations for improved inclusion, the wider implications and possible trade-offs must be considered. It also highlights that WEE interventions do not have to be about enabling women to do the same job as men (i.e., tap the sap), but can be broader, e.g., focusing on

finding alternative ways of increasing the value of the final product or the share of this captured by women – as reflected in CASA TAF's strategy of parallel support on the implementation of the digital system.

Women's involvement in the commercial production is not easing labour concerns. Currently, women reported engaging in multiple tasks to take care of their domestic chores and to prepare, clean the bamboo tubes, filter the collected sap, cook, wrap, and transport the coconut sugar, including collecting firewood for cooking of the coconut sugar. Women spent about seven hours per day, two or three hours longer than what their husbands spent climbing coconut trees and tapping sap, and for helping their wives to collect firewood. On top of that, like men, women also do farm maintenance every week. It is unclear what accommodations can be made to alleviate this labour burden, but options should be explored, including efforts to promote transformation of household division of labour (seen in other CASA partnerships) to allow women more time to use as they see fit to meet their needs and aspirations.

Training invitation and timing is crucial to participation. As it is often men registered in the supplier system as head of the household, it is often the men who receive invitations to training sessions. This can, in some instances, lead to missing out. One women participant noted that, *“Although the project sent the training invitation to the head of the family, I took the opportunity to attend the training as my husband did not want to take part in it.”* Furthermore, the timing of the training is key to women's participation. If the project organises training from 10-12 AM, women have to stop cooking the coconut sugar and continue their cooking after attending the training. Women participants of FGDs preferred the training to be organised from 1-3 PM, where they usually do social activities, which are more flexible for them to shift. So far, they reflected that Aliet Green is accommodating of this scheduling, meaning there is not a significant barrier to participation.

Disaggregated data. Despite Aliet Green's commitment – with CASA TAF's support – to implement a new digital system which will generate gender-disaggregated data, it is currently not yet systematically available, as households had been recorded under the head of the household, traditionally a man. While more work is needed to improve the extent and quality of the data collected to give a clearer picture of women's participation and loan repayments, CASA TAF also supported Aliet Green with piloting digital tools and a technology platform that can increase transparency on farmer participation and interaction with Aliet Green.

5.2 Coscharis, Rice, Nigeria – by Oluwakemi Asuni

Partnership summary

Coscharis Farms (founded in 2015) is a vertically integrated rice farm and milling business in Anambra State, Nigeria. Coscharis has made significant capital investment into land cultivation, a grain silo and a rice mill. The business sources paddy from a combination of its own farm operations, out-grower farmers, and on the open market; however, the company has historically struggled to achieve target utilisation of its mill (around 65% in 2022) due to structural local supply-side issues. Consequently, there was an opportunity for Coscharis to drive increases in local farmer yields in a way that improved farmer resilience and overall paddy production, allowing the business to source additional paddy volumes for its mill. One of the key factors undermining smallholder productivity is the use of farm-kept seed over improved seed varieties. By facilitating an in-grower seed multiplication programme and a paddy out-grower scheme, Coscharis can increase the availability of certified, improved varieties in the local market and potentially drive income increases for additional farmers beyond the in-growers and out-growers. From a commercial perspective, the primary benefit is increased mill utilisation by capturing additional paddy volumes from out-grower farmers with smaller contributions associated with savings on seed purchases and profit on seed sales.

CASA TAF supported Coscharis in the establishment of both in-grower seed multiplication and out-grower paddy production (with improved seeds) schemes, as well as a farmer extension programme supporting in-growers and out-growers (focussing on climate smart practices, post-harvest handling, and business skills to improve productivity and profitability) to increase access to information and, in turn, realise the increase in yields necessary to meaningfully improve mill utilisation. Smallholders in Omor and Amaku communities have individual relationships with Coscharis Farms; while informal groups exist, in-grower farming is conducted individually on plots allocated by the company.

At the beginning of the partnership design phase, Coscharis had not given much attention to the gender dimensions within supply chain smallholder farmers. Based on the trusting relationship built during the planning process, Coscharis accepted TAF's suggestion to include 50% women in the 100-farmer pilot in-grower model. Based on initial results from this pilot, where women did as well/slightly better than men, Coscharis is now scaling this 50/50 ratio to 2,500 out-growers as well.

Women's lived experiences of agribusiness partnership

The in-grower and out-grower schemes piloted by Coscharis tackle two key challenges facing smallholder farmers, which are particularly significant for women smallholders. Firstly, limited access to inputs due to high associated costs and lack of connection to reliable agri-agents meant that farmers were using farm-kept seed which was producing poor returns. Additionally, a lack of access to information on climate-smart agriculture practices and means of mechanisation significantly limited yields. In these challenges, we see a clear link between agribusiness and smallholder incentives, where both parties can benefit from increasing smallholder yields. This creates the ideal conditions for sustainable and commercially viable inclusive business.

In discussion with women smallholder farmers who had been involved as in-growers with Coscharis, their reflections highlight how the in-grower scheme and related access to information and markets created benefits beyond economic uplift, creating positive impacts on agency with some evidence of emergent transformation at the household level.

The most noted changes were in access to economic opportunities and information:

- The women performed at par with more experienced men farmers in the in-grower programme with women achieving yields of 759kg / 0.25ha, compared to 748kg / 0.25ha achieved by men. This progress is attributed to adherence to recommended practices from training on good agricultural practices and access to quality inputs facilitated by Coscharis.
- The guaranteed offtake of rice paddy has reduced the burden of looking for buyers, which can be both time-consuming and frustrating as prices are generally variable.
- The access to and increase in income has supported to improve household consumption, assist their husbands in paying school fees for their children, funding education for themselves, and reducing their reliance on their spouses for financial support (increasing their financial freedom).
- Some women have used additional income to start new ventures such as provision stores and hairdressing salons, while also investing in additional farming inputs. This was particularly true for women who had access to village savings cooperatives, highlighting the value of such institutions. These goals have been a top priority for the women, made possible by the additional income they have earned.

- Some women have begun investing in water management technologies (currently on a small scale until they have the finances to scale) to ensure year-round farming, especially during the dry season, thus improving income and climate resilience.

These economic benefits realised through an increasingly commercial approach to farming have begun to have an impact on women's relationships with others around them. Several women noted that, because of engagement in the business and ability to contribute more significantly to household finances, noticeable positive changes have occurred in some homes. Women noted that they feel more confident and heard in expressing agency by contributing to household decisions, particularly on finances. Additionally, some husbands now contribute more actively to household responsibilities, such as assisting with chores, caring for the children, fetching water, and cooking. This represents a significant transformation from their previous lifestyle.

Challenges and lessons learnt

Despite the multitude of benefits accrued by women smallholder farmers, they did note that there are remaining challenges. A primary challenge noted was the distance to the farming sites, with some women walking over an hour to reach them, even during the rainy season. This long trek leaves them fatigued, reducing productivity. The company could provide transportation to the farmlands or include transportation costs in their contracts to ease this burden. A further challenge was the cost of renting land, with women noting that land from Coscharis is higher than the community price. At community level the cost for the same portion of land is N20,000 and that of the company is N37,000. This price differential is potentially justifiable as the company land is well levelled and prepared compared to the community lands, and costs are deducted from revenues by Coscharis after harvest, so no up-front payment is required.

Women smallholders also provided some suggestions on a broader suite of services that they felt would improve their ability to produce paddy for Coscharis. Participants suggested formalising group structures and increasing access to financial resources, preferably product loans and inputs labour, would be highly beneficial. These services are often too expensive for the women to afford, and financial support would significantly improve their farming operations and outcomes. Coscharis could look to learn from other CASA partnerships that have used creative input financing models and partnerships to improve the commercialisation of women smallholder farmers.

Another key lesson is on how the vertically integrated nature of Coscharis meant that it had familiarity with the entire supply chain and was well positioned to provide the integrated solutions that address input availability, training, financing, and market linkages simultaneously and ensure the greatest impact on agricultural productivity and sustainability. The all-encompassing nature of the support provided to women smallholders has been key to the success of the initial in-grower pilot.

5.3 Arohan, Piggery, India – by Margaret Rose

Partnership summary

Arohan is a meat processing company based in Northeast India. Arohan has established a network of decentralised processing plants, sourcing in turn through a network of smallholder farms. Of these 4,000-5,000 suppliers, 80% are women as they were traditionally responsible for pig-rearing in the areas from which Arohan was sourcing. Previously men led the commercial decisions and received the income, but Arohan has registered the women in its system and makes payments directly to the women's bank accounts, which they believe has made the women more motivated. Arohan has also grouped producers into Pig Producer Groups (PPGs) with 50 members each to enable better outreach and training from the company, and offers training, extension and vet services to women and men farmers through in-person visits and WhatsApp groups.

After C4D invested in Arohan, CASA TAF developed a partnership with Arohan focused on increasing the efficiency of its sourcing and supply chain management, including the design, development, and deployment of a mobile application. This digital platform was interesting for Arohan because of the cost savings offered and the value of the dashboard for the company and its external stakeholders. Since Arohan was already considered gender-responsive, the goal was how to deepen the engagement and impact for women, for example, increasing the financial benefits to women farmers and/or making it easier for Arohan to source from more women.

The digital app developed with CASA TAF support was tested among 100 women suppliers and ten pig producer groups. The use of the app will create opportunities for women suppliers to directly transact in selling their pigs to Arohan and receive better services from Arohan. The app will also reduce operational costs for the company, enabling further scaling of the model to more women farmers.

Women's lived experiences of agribusiness partnership

The overall outcomes for the pig producers have been significant. Women highlight the benefits of learning new rearing techniques (such as use of high-quality feed and veterinary care) which have increased productivity, new business management skills learned, and the importance of having a steady market opportunity. Income earned is used to support the women's families (e.g., food, healthcare and school fees), contribute to household expenses, create a pot of savings for emergencies and re-invest in the business (e.g., in infrastructure such as pig pens). The producers can connect with each other and share experiences, challenges and solutions. Women also highlight feeling more empowered to make more decisions in their business and life; and in some cases, have inspired other women to join the groups and start their own piggery businesses. Meanwhile, women report family members are in turn helping more with household chores to make the overall workload manageable. While the outcomes of the roll-out of the digital app are not yet known, early feedback from the women testing it has been positive, noting how the mobile app can make interactions with Arohan and operations more convenient.

Challenges and lessons learnt

One challenge encountered in the development of the new app was the change in mindset required to shift from using apps purely for entertainment purposes to using it to manage their businesses and farms. Shifting this mindset requires understanding women farmers' behaviours and mindsets, and investment in training and raising awareness which was included in the technical assistance support provided to Arohan.



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