

Who Should Read This Learning Brief 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

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.

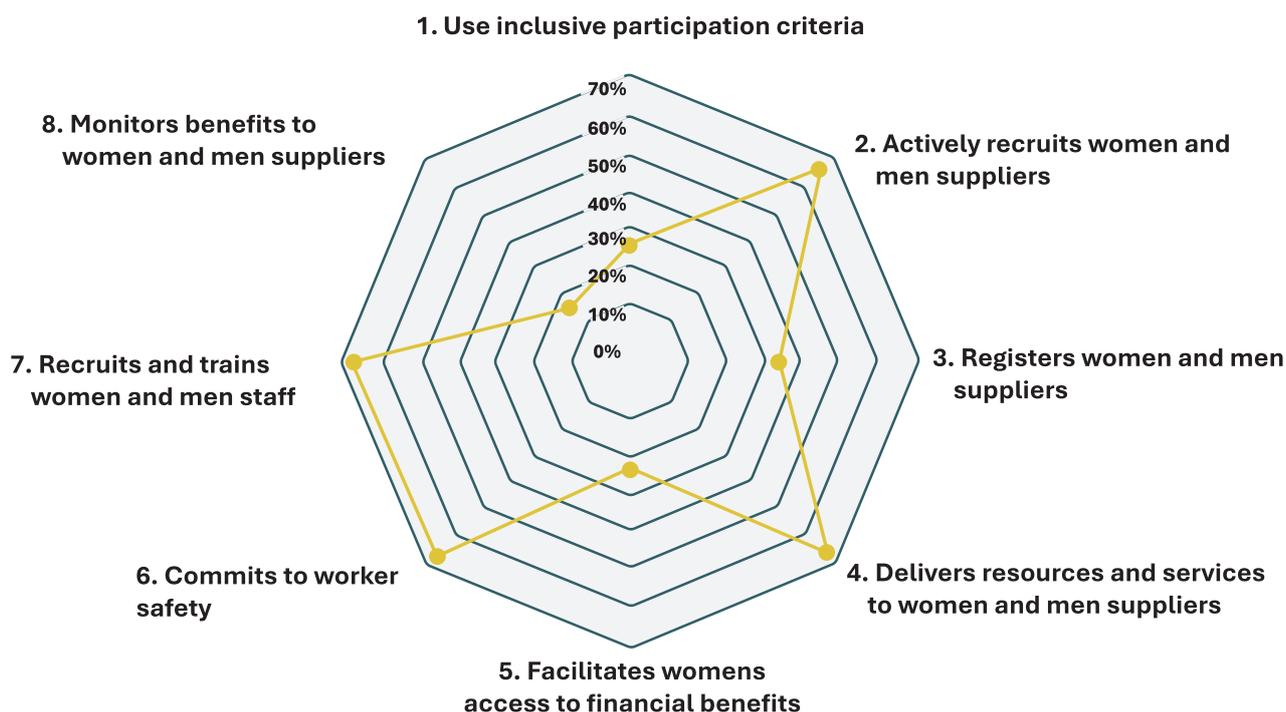
The full WEE learning paper is available on the CASA website.

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 (such as the GRBP analysis shown below) 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.

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



Example Gender-Responsive Business Practices (GRBP) analysis

- **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.

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 commercialized • 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
Limited Access to Land Ownership: Women often face cultural restrictions that prevent them from owning or inheriting land.	<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).
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.	<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.
Limited Access to Inputs and Resources: Women often face additional challenges in accessing finance.	<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).

Barrier	CASA examples of alternative business models
<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 organizations.</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 (Ghana) 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.”

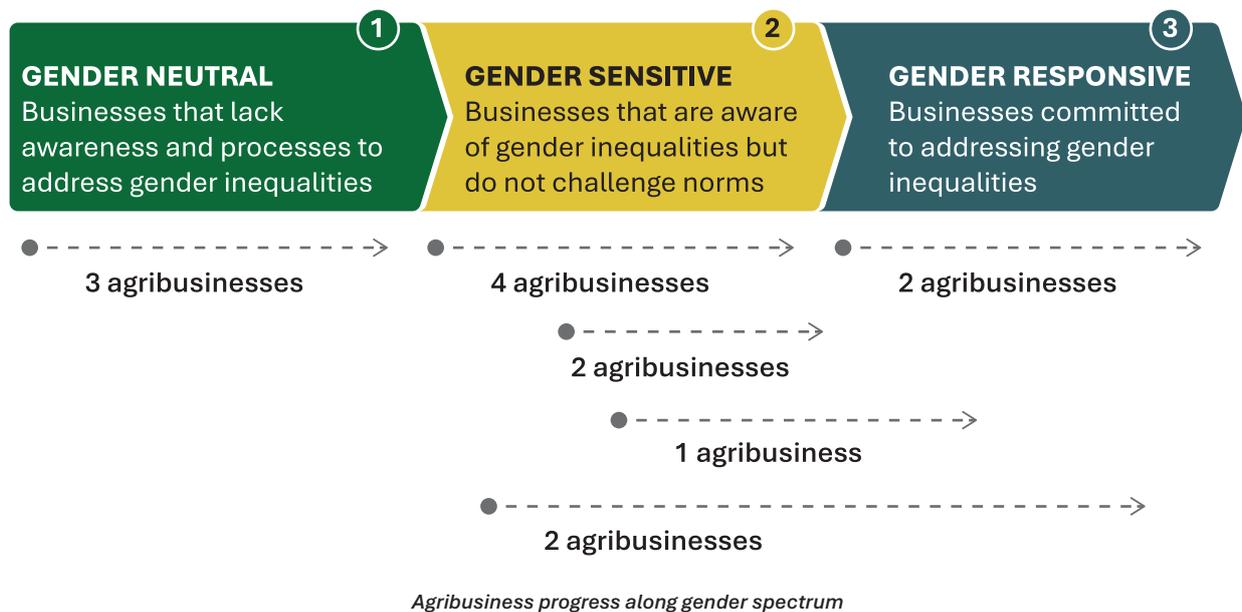
TRANSFORMATION: Of behaviours and attitudes within households, businesses, and societies which prevent women from accessing and benefitting from agriculture.

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 (Nigeria) 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.

GENDER EQUALITY SPECTRUM



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., Gender-Responsive Business Practices 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 Gender Responsive Diagnostic 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 are 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.



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