



OPTIMIZING FARM SYSTEMS THROUGH GENDER INCLUSION

Leveraging agricultural service delivery

DECEMBER 2020



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1.0

Introduction

Smallholder farmers are vital to meeting the growing demand for quality raw materials, both in export and local or regional food supply chains. Yet, many of these farming households have limited access to the global market economy and the goods and services it offers. This prevents them from investing in their farms and results in low farm productivity and low household incomes.

These “aspiring poor” are potential clients to companies, purchasing their goods and services. With 270 million smallholder farmers in Latin America, Sub Sahara Africa and Asia alone, this market is expected to grow, and companies who are able to offer quality services and products to smallholders now, might reap the benefits of brand loyalty in the years to come.

While market opportunities exist, a few key barriers keep the private sector from investing in service provision to smallholder farmers. IDH Farmfit is working to change this, by catalyzing a competitive marketplace of companies providing smallholder farmers with a choice of affordable, inclusive and high-quality services.

For this marketplace to succeed, a common understanding is needed, of the key barriers and opportunities for providing smallholders tailored, high-quality services at scale. Therefore, since 2015, IDH has been optimizing a data-driven methodology that systematically analyzes and quantifies the business case for service provision to smallholder farmers - both from a company and farmer perspective.

The models through which services are provided to smallholder farmers are called ‘Service Delivery Models’ (SDMs – see box below). Insights IDH Farmfit gains through each SDM analysis are used to provide companies with tailored, strategic advice and technical assistance for prototyping more efficient business models. IDH Farmfit also provides high-potential SDMs with access to a range of affordable financial instruments currently missing in the market - from working capital loans to equity investments. These products are available to pilot and scale new smallholder business models. With every business we engage, the learning and best practices are captured and shared broadly, building a competitive marketplace. Gender equality and empowerment have always been important components of this work.



SERVICE DELIVERY MODELS (SDMs)

SDMs are supply chain structures, which provide services, such as training, access to inputs, and finance to farmers. Efficient service delivery can improve farmers performance, and ultimately their profitability and livelihoods.

Service providers can be traders, processors, farmer organizations, NGOs, public extension schemes, etc. Value chain investors tend to be final buyers of the product, looking to secure their supply and/or for reputational reasons are interested in investing in the farmer.

Through a better understanding of SDMs, value chain players in agri-commodities are beginning to see service delivery as part of their core business, rather than something requested by the buyer or simply a way to create farmer loyalty.





IN THIS REPORT, IDH FARMFIT WILL:

- Explain how IDH Farmfit is integrating a gender approach into its work.
- Communicate preliminary findings based on our engagements with service providers that focus specifically on exploring the impact and business case for gender intentionality of SDMs.
- Provide an empirical foundation for policymaking and private sector action.
- Share insights and recommendations on what works, including addressing the COVID-19 pandemic and its fallout.

Since 2018, IDH Farmfit has incorporated a dedicated gender module into the SDM methodology. This has allowed IDH to assess the degree to which SDMs incorporate gender into their service offering and decision-making; capture what the outcomes, and differences in outcomes, are for male and female farmers; and generate data that can be compared across models and aggregated to generate overarching insights and best practices.

IDH Farmfit integrates a gender lens into our unique, market-based approach, and direct engagement with dozens of SDMs. This work can complement the broader sector's many research and theoretical insights on gender by providing a much-needed practical perspective on how gender is and can be integrated into SDMs.

This report builds on previous IDH publications on gender, and will be followed by a series of knowledge products that IDH plans to release in the coming years as we continue to generate more insights from our work with private sector partners.

The report starts, in section 2, by building the case for gender inclusivity in agricultural value chains. Section 3 follows with an overview of the gender approach at IDH Farmfit, both in the past and going forward. Section 4 provides insights generated from primary data collection as part of IDH Farmfit's engagements with nine service providers. This covers how and to what degree they incorporate a gender lens into their service provision, the types of gender transformative approaches being applied, and specific data points on gender and farm economics, financial access, loan size, and food security¹. Section 5 discusses findings from three specific SDMs IDH Farmfit has worked with, highlighting different gender-relevant themes. Section 6 aggregates the concluding observations and lists four key learnings that IDH Farmfit has identified. Finally, section 7 explores the implications of the COVID-19 pandemic for women, from both social and economic perspectives, and provides recommendations to service providers.

1. For this report, IDH Farmfit categorized 58 SDMs that IDH has engaged with according to their degree of gender intentionality. These SDMs focused on a wide range of 20 crops, with the largest concentrations in cassava, cocoa, coffee and maize. The SDMs took place in 21 countries in Africa, Asia and the Americas, and spanned in scale from 6,000 to 233,000 farmers. For a subset of these SDMs, IDH Farmfit conducted additional primary data collection for more detailed analysis (see section 4 of this report, "Preliminary data insights from IDH Farmfit's work with the private sector").

2.0

Why a gender approach?

THE BUSINESS CASE

THE SOCIAL CASE

Smallholder agriculture brings tremendous opportunities for improving resilience at the agricultural, rural, and national levels. The sector is estimated to be 2 to 4 times more effective in reducing poverty and growth than other sectors. Additionally, the sector can play a key role in improving regional food security and nutrition, as well as contributing to both climate change adaptation and mitigation interventions.²

However, the sector is characterized by a number of systemic market and business challenges. These include increased demand for agricultural products despite a decrease in the availability of arable land, climate change risks, and a decline in traditional farming practices.³

Other key challenges include:

- Farmers' lack of access to quality, choice, and affordability of goods and services.
- A weak enabling environment, for instance, in regulations and both physical and digital infrastructure.
- Challenging economics of smallholder farming, and expected increases in these challenges due to the impacts of climate change.
- No, or very limited, sustainable financing options for smallholder farmers.⁴

The providers of goods and services to smallholder farmers often struggle to create economically sustainable and viable business models. This is a result of the challenges listed above as well as a lack of complementary services supplied by other services providers. Added to this complexity are the inherent gender gaps in agricultural value chains, such as unequal access between women and men to agricultural goods, services, knowledge, markets, and capital. These pervasive gender gaps create business risks, including unserved and under-served market segments, and associated missed business and impact opportunities.

Service providers often lack insights into how to provide or improve tailored services to female smallholder farmers. They can also be unaware of and unresponsive to the gender dynamics of the ecosystem in which they operate.

IDH Farmfit believes that gender inclusivity in agricultural value chains is fundamental for the long-term sustainability of SDMs and the organizations providing goods and services to smallholder farmers in those models (service providers).

2. IDH, "SDM Insights Report 2020: Service provision as a viable business," February 2020

3. Ibid

4. Ibid



In the past, the SDM methodology was primarily focused on farm economics when evaluating impact and opportunities for improvement at the smallholder level. The gender strategy at Farmfit is designed to support companies to go beyond the easily attainable solutions, such as training farmers on productivity-enhancing practices. IDH Farmfit also seeks to address more complex issues in the wider farming system and, specifically, to apply gender inclusivity in SDMs and farming households.

This means consistently collecting key performance indicators on gender dimensions from all our partners that will enable us to identify the business case for service providers to address gender inequality. The most prominent addition to the SDM methodology is a gender risk and opportunity analysis as part of every SDM analysis. This analysis aims to identify constraints for women and men within SDMs (specifically around women's market inclusion); risks of not including gender in the interventions, following the do no harm principle⁵; and opportunities within the existing structures of the SDM to address any gender-specific constraints. The underlying objective of the gender analysis is to identify the business case for companies to make their SDMs gender intentional or gender transformative.

We have created a categorization allowing us to plot SDMs by the degree to which they integrate gender into their models:

- ① **Gender Unintentional:** The service provider does **not take steps to understand or address the different needs and constraints of women and men** in its internal processes, strategy, or service design.
- ② **Gender Intentional:** The service provider has taken steps to **at least understand the different needs and constraints of women and men** in its internal process, strategy, or service design, with the **goal of ensuring both women and men have access to resources.**
- ③ **Gender Transformative:** The service provider takes a **data-driven approach to understand the different needs and constraints of women and men**, tailoring services to **ensure that they both have equitable access to and control of resources, and the service provider encourages an inclusive workplace.**

5. IDH Gender Toolkit 2014 (The "do no harm" principle at IDH is the practice of ensuring that existing gender relations and dynamics within the scope of the program are not negatively influenced or affected. We will consider how women and men participate in and benefit from these interventions, and strive to benefit both and harm neither.)

By addressing the gender gaps inherent in agricultural value chains, companies can greatly strengthen business and social outcomes for themselves, the smallholder farmers they engage with, the communities those farmers live in, and the broader value chain in which they work.



THE BUSINESS CASE

- Currently, women are up to 50 percent less likely than men to adopt improved inputs and practices, and have unequal access to productive assets and services, including land. Organizations can tailor their delivery of goods and services to the needs of women by recognizing and overcoming the educational, socio-cultural, and legal constraints that women face. By doing so, companies can reach a large and often underserved market, potentially increasing revenues from services provision or enhancing their supply security when sourcing from these farmers.⁶
- If women can be supported to achieve similar access to and control of productive resources as men, yields of female farmers could increase by up to 20 to 30 percent.⁷ Higher yields and incomes at the farm-level create greater business opportunities for the companies interacting with those farmers.
- When improvements to yields and revenues can be attributed to the efforts of service providers that have invested in gender equal SDMs, this has the potential to lead to higher levels of farmer loyalty.⁸
- Improving gender diversity amongst employees has the potential to improve the financial performance of a company by up to 25 percent.⁹ Clear and compelling research links gender inclusion to better business results: greater access to talent; lower turnover costs; increased consumer insight; and strengthened employee engagement.¹⁰

THE SOCIAL CASE

- Women contribute up to 50 percent of the agricultural labor force in developing countries. In some countries, this contribution is even higher.¹¹ The fact that such a large proportion of the agricultural labor force has a significant disadvantage in their access to capital, education, knowledge, goods, and services has a large and detrimental social impact in terms of women's opportunities and outcomes.
- Although both male and female farmers are frequently underserved by agricultural goods and services provision, women are often worse off. For example, female smallholders are more financially excluded than men, and they make fewer investments in agriculture despite their higher dependence on this activity as a source of income.¹²
- Reducing the gender productivity gap can also help achieve broader gender equality objectives, such as female empowerment and improved nutritional outcomes for their children.¹³
- Women generally capture less value than men in agricultural value chains.¹⁴ For instance, women traditionally participate in value chain nodes with lower economic return than men, and often lack access to and control of productive resources limiting their productivity potential.¹⁵

6. ISF Advisors and the Mastercard Foundation Rural and Agricultural Finance Learning Lab. 2019. "Pathways to Prosperity: Gender Deep Dive." Washington, D.C.

7. FAO, 2011, The State of Food and Agriculture

8. IFC 2016. Investing in Women along Service Provider Value Chains

9. McKinsey Quarterly Report., (2020)., Diversity Still Matters

10. Ibid

11. Palacios-Lopez, Christiaensen, Kilic (2015) "How much of the labor in African agriculture is provided by women?" World Bank Policy Research Working Paper No. 7282

12. CGAP 2018, Female Smallholders in the Financial Inclusion Agenda

13. World Bank (2015)., Gender Differentials and Agricultural Productivity in Niger

14. FAO, 2016, Developing Gender Sensitive Value Chains: A guiding framework

15. IFC 2016. Investing in Women along Service Provider Value Chains

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IDH's gender approach

IDH GENDER FOCUS SINCE 2008

IDH GENDER APPROACH GOING FORWARD



IDH Farmfit works closely with service providers to fill this gap and capture the opportunities offered by creating gender-inclusive SDMs. This is accomplished by applying a tailored, gender risk and opportunity analysis in all our SDM analyses and, specifically, by working with service providers to foster equal opportunities for women and men to participate in agricultural value chains. IDH Farmfit's core guiding principle is that gender-inclusive SDMs and value chains not only make those models more equitable, but also make business sense.

IDH GENDER FOCUS SINCE 2008

Within IDH, the focus on gender is not new, and has been embedded in the work of sector-specific programs. This work on gender integration in the value chains in which IDH is active is organized around three result areas: sector governance, business practices, and field-level sustainability. The section below unpacks how IDH has made a difference in the result areas to advance gender equality and empowerment.

SECTOR GOVERNANCE

By convening public-private coalitions and establishing multi-stakeholder platforms, IDH has successfully supported the integration of gender lenses in the internal policies and sustainability standards of several companies IDH works with.

This is particularly evident in the tea and flower sectors where IDH has convened coalitions and established platforms focused on gender issues.

In the tea sector, one example is the Gender Empowerment Platform, where IDH has worked with key private sector stakeholders to reduce the occurrence of gender-based violence in the Kenyan tea industry. In the Malawian tea sector, IDH has supported the set-up of a broad multi-stakeholder initiative on living wages, along with a roadmap that includes a gender component. A gender equality, sexual harassment and discrimination policy was also established and adopted, and trainings were given during the roll-out of this policy.

In the flower sector, a gender working group emerged as part of the Floriculture Sustainability Initiative, supported by IDH. This working group included a number of gender-focused activities, such as developing a set of standards for gender integration. This set of standards included equal remuneration, job security, worker committees consisting of women and men, non-discriminative policies for employees who are pregnant or have young children, and health and safety hazards, including provisions to protect against sexual harassment by supervisors.

BUSINESS PRACTICES

By raising awareness among private sector partners of the business case for gender equality, IDH has helped strengthen human resource policies and addressed gender-based violence, which has led to the embedding of gender-smart business practices. A positive change was visible through the adoption of stronger human resource policies on gender in the tea sector, as companies included standards and policies to reduce incidences of gender-based violence. In the flower sector, gender committees were established at 31

farms. These initiatives resulted in improved: labor conditions; women's health and safety; gender awareness; positions of women; and confidence and skills of women.

In collaboration with IDH, a global coffee trader increased coffee production and supply in Indonesia by training both female and male smallholders on cultivation, processing, and marketing. It developed and applied a training manual that considered the different roles and responsibilities of female and male coffee farmers. It offered trainings at convenient times and locations, close to participants' homes to limit travel, in order to lower the participation threshold for women.

In the aquaculture sector, IDH supported a fish processing company in forming employee committees. These committees consisted of women and men to ensure adequate consultation with staff on working conditions and payment, which resulted in reduced absenteeism.

In the apparel sector, IDH worked with a global apparel company on its working conditions to achieve higher staff retention rates. IDH provided training opportunities that enabled women employees to gain managerial, interpersonal, and other practical skills.¹⁶

FIELD-LEVEL SUSTAINABILITY

By addressing women's unequal access to knowledge, resources, and decision-making, IDH has helped farmers and workers achieve increased incomes and better working and living conditions. IDH has also created an enabling environment for workplace and community safety, and for better access to markets and productive resources.

In the coffee sector, IDH held gender workshops to address women's unequal access to knowledge, resources, and decision-making.

16. IDH Gender Toolkit

IDH GENDER APPROACH GOING FORWARD

Going forward, from 2021 IDH will organize its impact targets around three impact pathways: Better Income, Better Jobs and Better Environment, with gender as a cross cutting theme

BETTER INCOME

Better income at IDH means more income for women and men to be able to alleviate poverty. Our approach in this impact pathway recognizes that women generally have lower income levels. The focus is on women because they contribute approximately 40-50 percent of farm-related labor activities in developing countries¹⁷, and women achieving a better income significantly contributes to agricultural value chains' sustainability.

A better income signifies a stable income for women and men, allowing them to be resilient against shocks and other risks, and it also signifies promoting equitable incomes to ensure that women, men, and youth have equal chances.

IDH promotes better income by co-developing gender interventions with companies that are willing to empower women at all levels, including leadership positions, for a more just income. IDH also co-creates and co-funds programs and projects that target equitable access to income and livelihood opportunities through private sector coalitions.

BETTER JOBS

Better jobs at IDH means more jobs that provide better remuneration for women and men, equal pay for equal work, enhanced worker representation, and adequate health and safety of workers. The concept of better jobs also includes ensuring that workers, both women and men, are trained for improved skills and capabilities, and that good systems are in place, including grievance mechanisms, to address gender-based violence.

Our approach in this impact pathway recognizes that women frequently have less access to decent jobs and skills, and are poorly represented in leadership positions. Likewise, women disproportionately work in low-paying jobs with poor working conditions. Our approach also recognizes that gender-based violence is a significant barrier to women's access to decent jobs and their upward mobility.

IDH works with companies to improve this situation, for instance by gathering sex disaggregated data through the application of the IDH Salary Matrix tool to assess wage differentials for women and men. IDH also makes sure that women are part of a trained workforce; that there are safeguarding procedures to protect and prevent sexual harassment in the workplace; and that companies put in place policies to ensure women's upward mobility.

BETTER ENVIRONMENT

Better environment refers to: the adequate availability and quality of water resources and natural ecosystems for communities; optimized usage of the available water resources; improved quality, health, and condition of soils used for the production of agricultural goods and commodities; and increased area of forests and other natural ecosystems.

Gender is an important component of our approach to a better environment, as research shows that women are often particularly vulnerable to the degradation of land and natural ecosystems. For example, evidence demonstrates that climate change disproportionately affects women.¹⁸ Taking this into consideration, we specifically target women when designing interventions.

Specific approaches in this impact pathway include designing and implementing projects that improve communities', particularly women's, access to suitable water. This can increase women's productivity by reducing the number of hours they have to spend fetching water. Another approach specifically targets women in capacity enhancement initiatives to reduce deforestation, offering alternative sources of cooking fuel to reduce the use of natural forests as sources of firewood.

17. Palacios-Lopez, Christiaensen, Kilic (2015) How much of the labor in African agriculture is provided by women? World Bank Policy Research Working Paper No. 7282.

18. Eastin, J., (2018), Climate change and gender equality in developing states. World Development, 107

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Preliminary data insights from IDH Farmfit's work with the private sector

HIGH-LEVEL OBSERVATIONS

**RESULTS FROM THE GENDER
DIAGNOSTIC ASSESSMENT**

GENDER AND FARM ECONOMICS

FINANCIAL ACCESS

LOAN SIZE

GENDER AND FOOD SECURITY

HIGH-LEVEL OBSERVATIONS

Since 2018, IDH Farmfit has applied its gender approach to support businesses in addressing the gender gaps in agricultural value chains. This section summarizes the findings that we can already tease out from the data we have generated so far. It highlights the principles, practices, and approaches that service providers can apply if they intend to take a gender approach in their SDM. It additionally identifies a number of key success factors of such models.

In general, women still face barriers when it comes to access to and control of productive resources. For instance, women have lower income and smaller farm sizes. Service providers who want to apply gender intentional interventions in their service delivery should reduce these barriers and enhance women's access to productive resources.

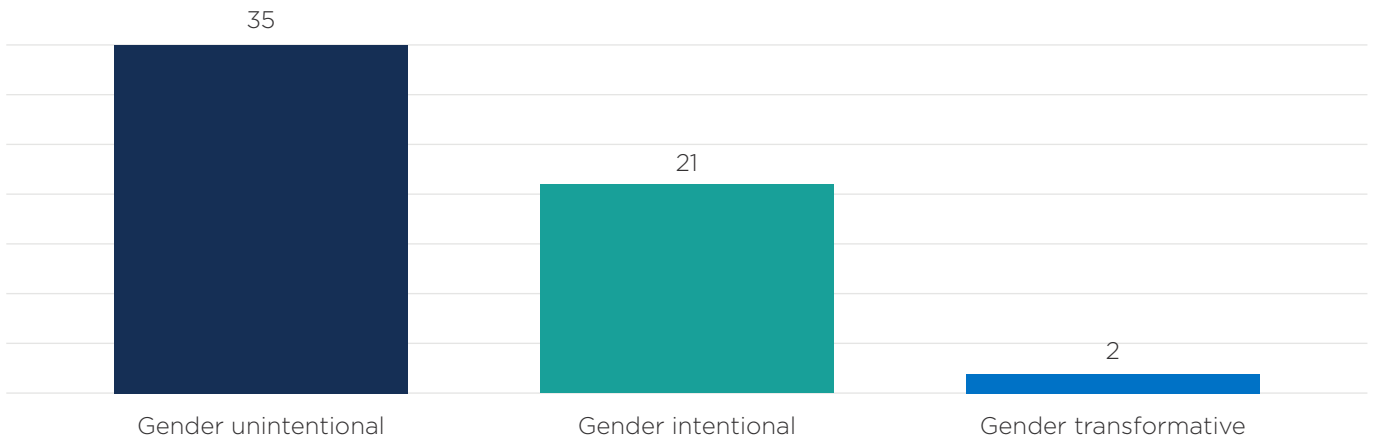
Companies that are willing to commit to designing and applying a gender-intentional or transformative approach must at a minimum disaggregate and analyze their performance and impact data by sex. What gets measured counts. For companies seeking to embark on such a journey, higher costs are expected in the initial phases, as the business will need to allocate both financial and human resources to address gender gaps. As such, there are cost implications to taking a gender approach. However, these costs are expected to be recouped over the years as the business benefits from higher revenues, and supply chains are made more sustainable and resilient.

In all our engagements with service providers, we conduct a diagnostic assessment to generate a better understanding of the gender risks and gender opportunities the business faces. This diagnostic assessment categorizes businesses in three categories, which vary in the degree of focus on and integration of a gender strategy.



RESULTS FROM THE GENDER DIAGNOSTIC ASSESSMENT

FIGURE 1: CATEGORIZATION OF SDMS USING GENDER DIAGNOSTIC ASSESSMENT



Of the 58 companies with whom we have worked and applied this diagnostic to date:

➤ **35 were gender unintentional.**

These companies do not take steps to understand or address the different needs and constraints of women and men in their internal processes, strategy, or service design.

➤ **21 were gender intentional.**

These companies take steps to understand the different needs and constraints of women and men in their internal processes, business strategy, or service design, with the goal of ensuring that both women and men have access to these resources.

➤ **2 were gender transformative.**

These companies apply some or all of the following methods: a data-driven approach to understand the different needs and constraints of women and men; tailored services to ensure that men and women have equitable access to resources, as well as control over the benefits of those resources; and an inclusive workplace.

We apply a graduation approach, in which we work with service providers that are either classified as gender unintentional or gender intentional, with the aim of supporting them to become gender intentional and gender transformative, respectively.

Ultimately, we aim to work with service providers to embrace gender transformative approaches in their internal processes and service delivery models. Our transformative approach addresses the systemic gender inequality reflected in many agricultural value chains.

Some of the gender transformative approaches being applied by gender transformative service providers include:

- Fostering women in leadership positions both in the management of the service provider itself and, where relevant, in the farmer groups with whom the service provider interacts.
- Enhancing the skills of female farmers in a targeted manner, thereby expanding their livelihood options.
- Strengthening women's self-help collectives, increasing their individual and collective agency.



So far, our experience has shown that most service providers are willing to integrate gender intentional approaches within their existing organization and operations. Fewer are willing to invest in addressing systemic barriers required of a transformative approach, often due to the cost implications of applying such an approach. Prevailing gender gaps and gender norms mean that women's ability to participate in, and ultimately benefit from, services provided by companies is limited.

Overcoming these barriers requires extra time, effort, and resource investments. Additional costs can include: capacity-building for staff on gender integration; publication of gender-

sensitive materials, e.g., curriculum on shared decision-making approaches at the household level; translation costs of hiring translators or translating documents to local dialects; or supporting women with daycare facilities because in most communities, women are responsible for child care.

In the following pages, we provide insights based on primary data collection conducted as part of our engagements with 9 SDMs. Of these, 8 were gender intentional and 1 was gender unintentional. These 9 SDMs are part of the overall 58 SDMs. We also showcase three studies from companies that have applied gender approaches in their service delivery.

A NOTE ABOUT DATA

The data used in this section is survey data from semi-structured interviews with farmers. Surveys across 9 different SDMs are used for this analysis, a subset of the total SDMs that IDH has engaged with. Within each SDM, there are different population sizes and geographic distributions of associated farmers that determine the relative sample size. No stratification is used, but a sampling strategy is applied to obtain a representative sample, aiming for a 95% confidence level and a confidence interval of +/-5%.

Gathering data on female farmers can be challenging given that most women in farming work within a

household or farm production unit along with other individuals. In this report, we refer to female-operated farms and male-operated farms. Female-operated farms are those in which a woman is the principal operator, being the individual who is responsible for day-to-day management of the farm. This unit of observation differs from female- and male-headed households that are used in other studies that rely on household surveys. In fact, our observations showed that female-operated farms do take place within the context of a male-headed household, wherein women are given primary responsibility over farming plots despite not being the head of the household.

GENDER AND FARM ECONOMICS

Data on farm economics demonstrates that male-operated farms earn higher revenues than female-operated farms. In part, this is because male-operated farms tend to be larger. However, female-operated farms also tend to have lower productivity rates.^{19 20}

To reduce differences in male-female revenues and productivity, service providers must design SDMs that encourage women’s access to and control of productive resources (skills, land and farm inputs).

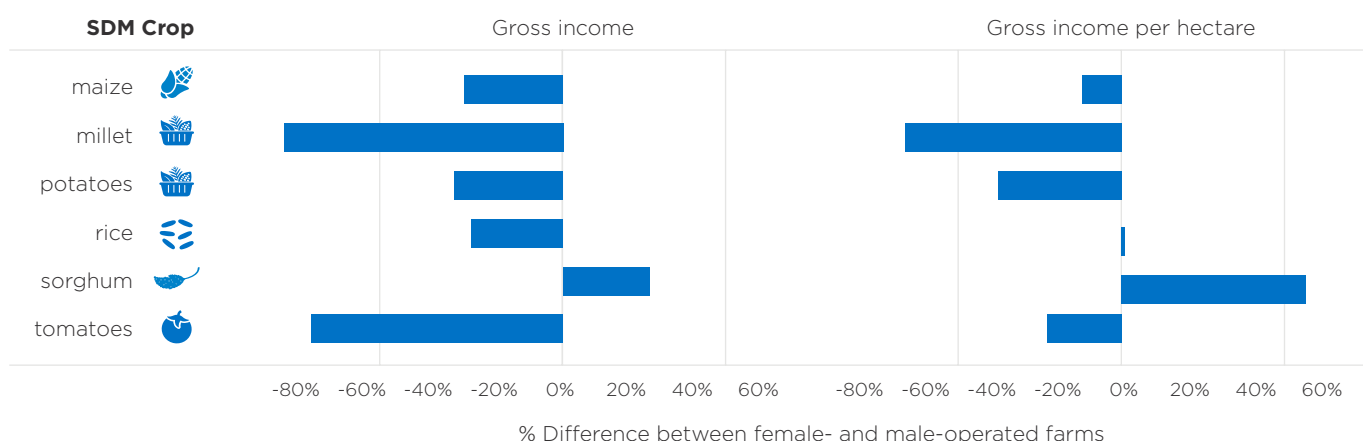
SEX DISAGGREGATED INCOME

Sorghum presents itself again as the key outlier when it comes to yield, with female-operated farms significantly outperforming male-operated counterparts. Across observations in the other value chains, female-operated farms tended to yield less than male-operated farms, with the gap most pronounced in potatoes.

IDH Farmfit works with service providers to close this gender productivity and income gap. One of the proven ways of enhancing women’s productivity and income is by fostering shared household decision-making and enhancing women’s access to and control over household productive resources and income.²¹ Notably, women more frequently, and often more urgently than men, lack access to skills training, decision making power, land, and farm inputs. The combined impact of all these factors influences farm yields.²²

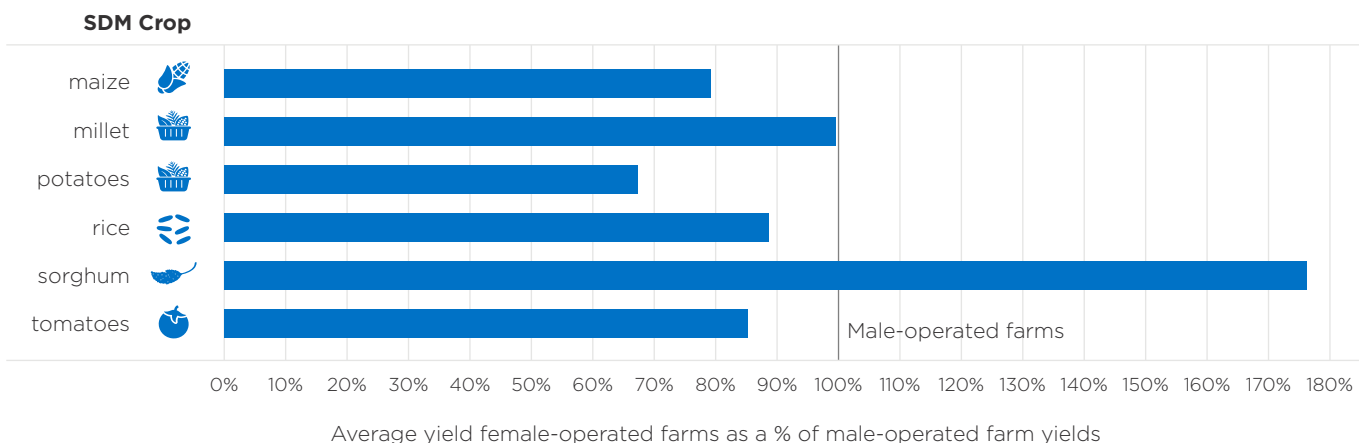


FIGURE 2: DIFFERENCE IN GROSS INCOME BETWEEN FEMALE- AND MALE-OPERATED FARMS BY MAIN CROP



19. Gebre, G., G., et al (2019)., Gender differences in the adoption of agricultural technology: The case of improved maize varieties in southern Ethiopia, Women’s Studies
 20. Croppenstedt, A., Goldstein, M.P., (2013)., Rosas, N., Gender and Agriculture: Inefficiencies, Segregation, and Low Productivity Traps
 21. Hudu Zakaria, 2017. The drivers of women farmers’ participation in cash crop production: the case of women smallholder farmers in Northern Ghana, The Journal of Agricultural Education and Extension, 23:2, 141-158
 22. Gebre, G., G., et al, 2019. Gender differences in the adoption of agricultural technology: The case of improved maize varieties in southern Ethiopia, Women’s Studies

FIGURE 3: YIELD OF FEMALE-OPERATED FARMS AS A PERCENTAGE OF MALE-OPERATED FARMS BY MAIN CROP

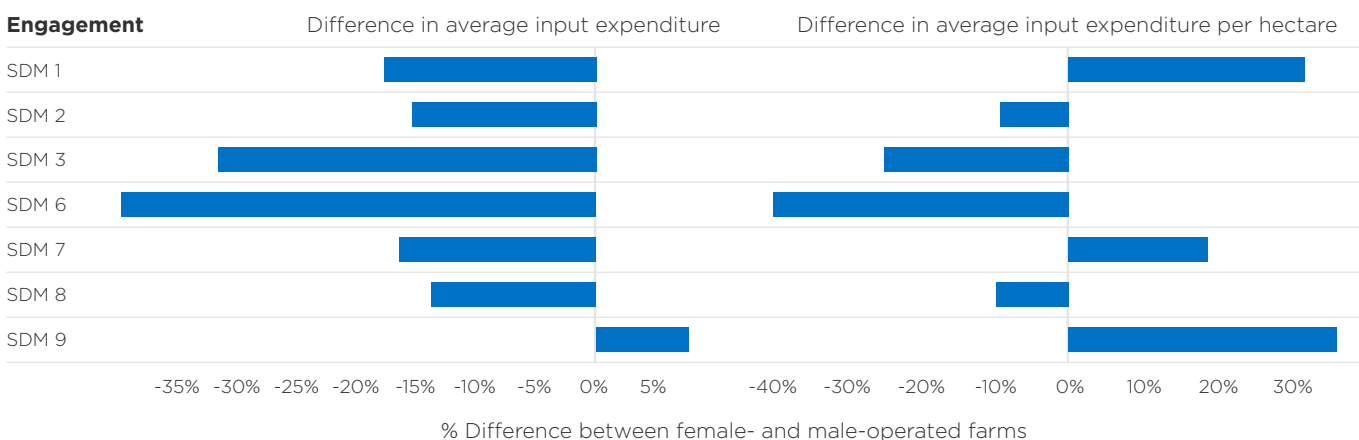


INPUT EXPENDITURE

On a per farm basis, the input expenditure of female-operated farms is lower than that of male-operated farms across most of the SDMs for which we collected data. However, when adjusting for land size, this differential is reduced, or in some SDMs, reversed on a per hectare basis. This indicates that while in absolute terms men spend more on inputs, much of this difference is driven by farm sizes, which are larger for male-operated farms. On a per hectare basis, no consistent pattern is seen.



FIGURE 4: PERCENTAGE DIFFERENCE IN GROSS INCOME BETWEEN FEMALE- AND MALE-OPERATED FARMS



FINANCIAL ACCESS

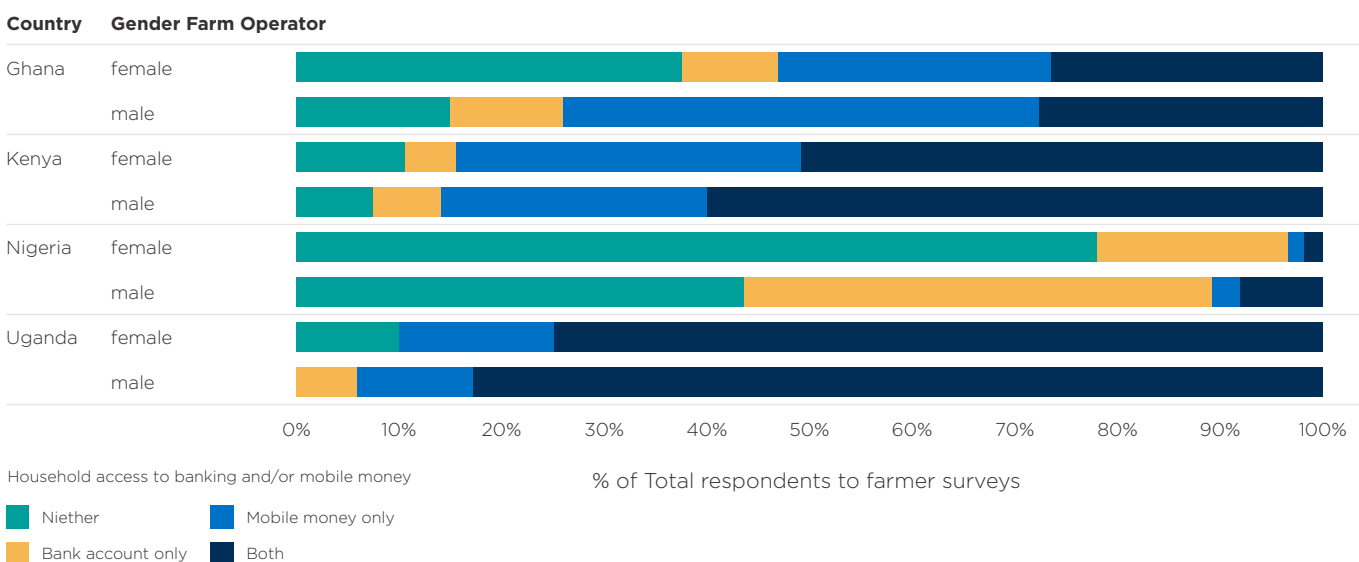
Mobile money is an important channel for expanding financial access to underserved populations, particularly women. Mobile money provides women with easier access to and control of finances. It also saves them the time they would have used to access traditional banks. This is an important factor, as women’s mobility tends to be restricted by social norms and expectations more frequently than men. For example, in some contexts, women are not allowed to make decisions about their own mobility. In others, women’s mobility is restricted by social norms, such as household responsibilities, making it difficult for them to travel to physical banking locations.^{23 24} Access to mobile money can be linked to increased financial inclusion.²⁵

Access to both mobile and traditional finance differs significantly by country, with certain markets having much higher penetration of mobile money for both men and women. In all cases, female-operated farms are less likely than those that are male-operated to have access to a bank account or mobile money. Lack of access to an account for females is particularly severe in Ghana and Nigeria, and in all case studies for which we collected data significantly lower than for males.

Financial access is a key productivity driver for agricultural value chains. When women are financially empowered and have control over their finances, they are more likely to re-invest their finances in their families, increasing the well-being of their families.²⁶ Women play a critical role in “reproductive labor” in terms of nurturing future workers and taking care of the current work force in the household.²⁷

IDH Farmfit works with service providers to co-create interventions that do not just enhance women’s access to finance, but that allow them the decision-making power and autonomy over their finances, with the long-term aim of fostering sustainable value chains. Addressing gender inequality in agricultural value chains offers the opportunity to secure sustainable development for the agricultural sector.²⁸ IDH Farmfit promotes mobile money because this not only allows women the access and control of their finances, but also frees up much-needed time to engage in productive farm activities.

FIGURE 5: ACCESS TO BANK AND/OR MOBILE MONEY ACCOUNTS BY FEMALE- AND MALE-OPERATED FARM BY COUNTRY



23. CGAP. 2017. Social Norms Change for Women’s Financial Inclusion
 24. Julia Arnold & Sarah Gammage (2019). Gender and financial inclusion: the critical role for holistic programming. *Development in Practice*, 29:8, 965-973
 25. CGAP. 2015. Mobile Money: A Driver of Financial Inclusion in Pakistan
 26. Oxfam. 2015. Women’s Rights in The Cocoa Sector Examples of emerging good practice
 27. Exploring Economics. 2016. Reproductive Labor and Care (<https://www.exploring-economics.org/en/discover/reproductive-labour-and-care/>)
 28. FAO. 2016. Developing gender-sensitive value chains

LOAN SIZE

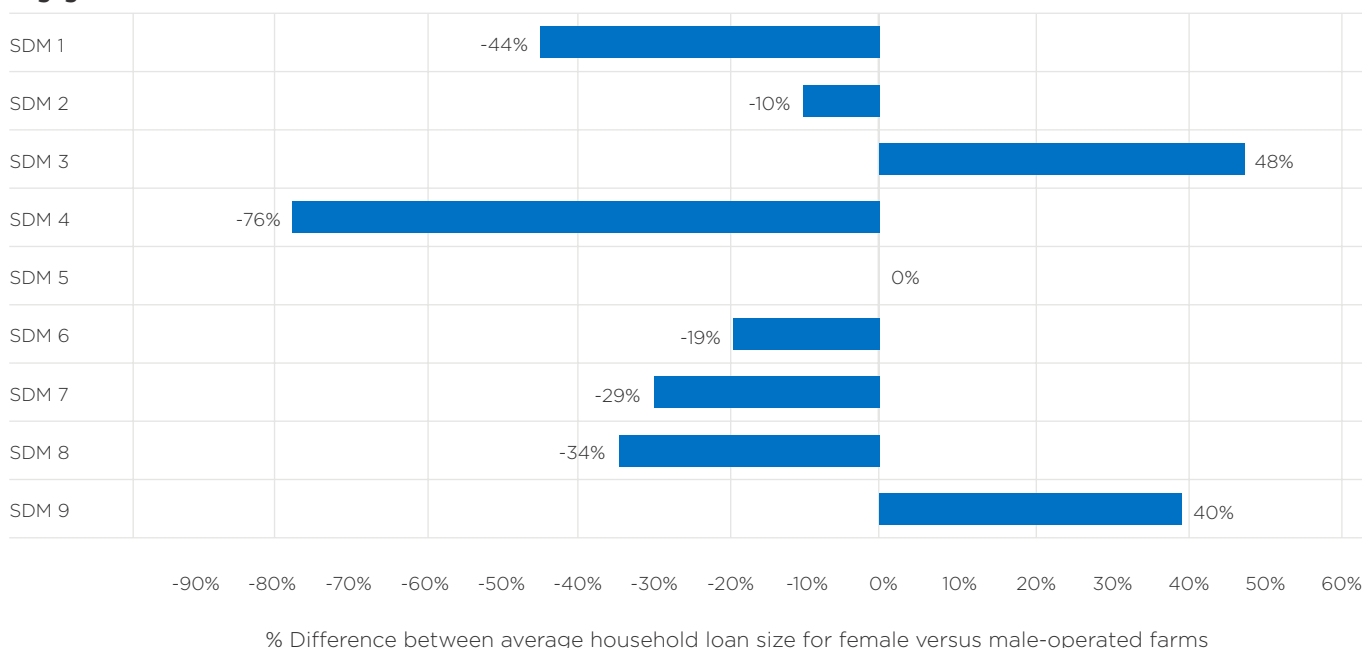
In general, women are often seen as less bankable than men by financial services providers, even though evidence suggests the contrary.²⁹ Women have less access to loans than men, and when they do have access, to smaller loan sizes. If they had equal access, they would have the opportunity to grow their farms and increase their productivity levels. Research demonstrates that when women have the same access to productive resources as men, they can increase yields on their farms by 20 to 30 percent. This could raise total agricultural output in developing countries by 2.5 to 4 percent.³⁰

Investing in women often has greater returns for financial institutions. Examples in Tanzania demonstrate a clear business case for investing funds in women's collective groups. Here, financial service providers were able to make a higher profit from increased repayment rates as well as increased bank deposits.³¹



FIGURE 6: DIFFERENCE IN LOAN SIZE BETWEEN FEMALE- AND MALE-OPERATED FARMS BY SDM

Engagement



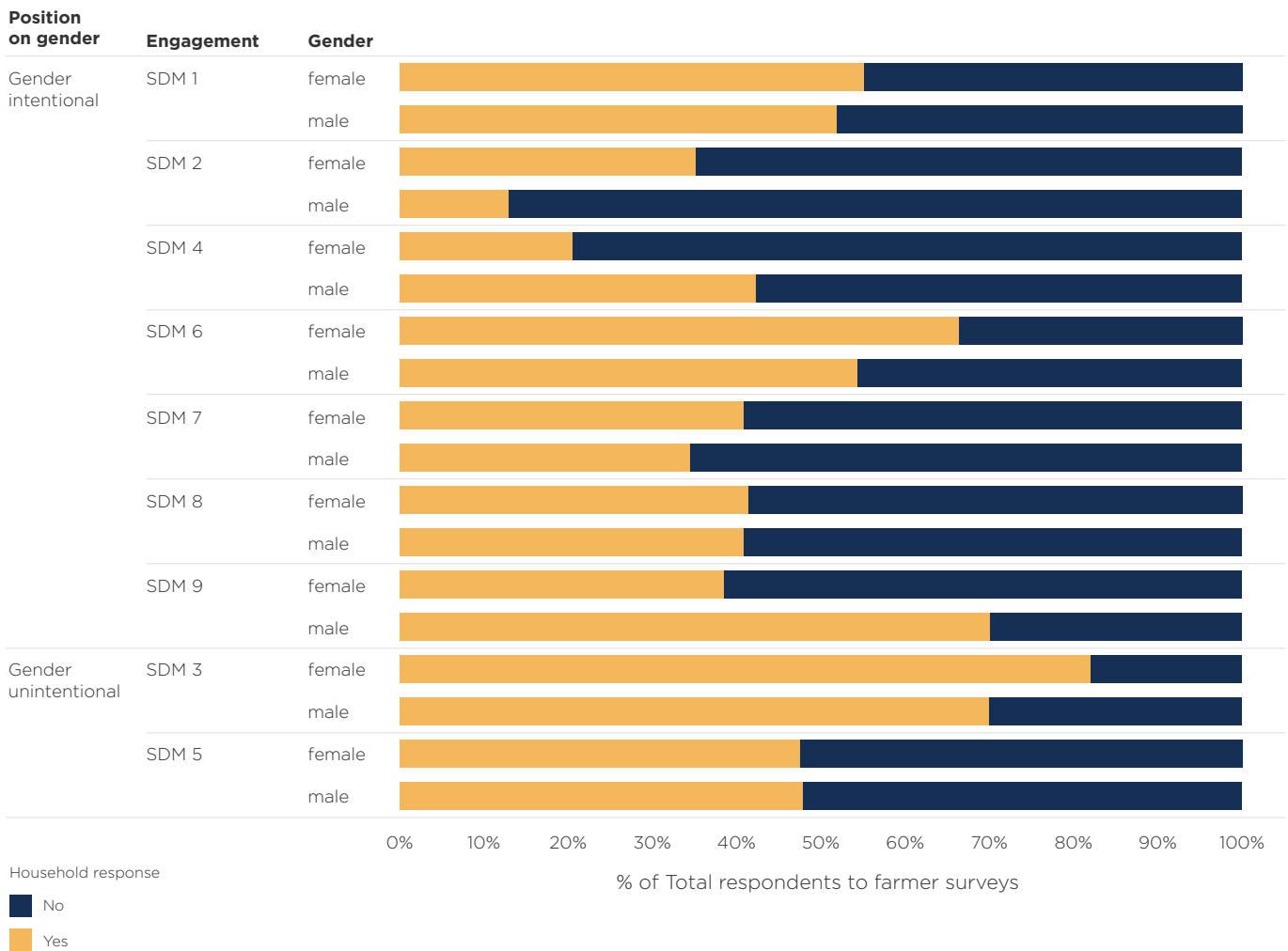
29. Davies, M. Baars, M., (2017), Link-up business case insights: Retrospective learnings from offering bank accounts to savings groups in Tanzania and Kenya.

30. FAO. 2010-2011. The State of Food and Agriculture

31. Ibid

GENDER AND FOOD SECURITY

FIGURE 7: PERCENTAGE REPORTING FOOD SHORTAGES IN LAST 12 MONTHS BY FEMALE- AND MALE-OPERATED FARMS, BY GENDER INTENTIONALITY



Women’s empowerment is important for food security, as well as for the resilience of households and communities. When women have access to and control of income and are in a position to make decisions, they reinvest in their families, children, and communities, increasing the well-being and the sustainability of value chains.³² The interrelationship between these factors – lower yields, lower incomes, less nutritious foods, less ability to invest in the farm – can turn into a vicious cycle. Investing in the empowerment of women can break this cycle.

Our data shows that in 6 out of 9 cases, female-operated farms are more likely to report food shortages than male-operated farms. However, the difference is fairly small, and we also observed 2 cases with a strongly reversed situation, where male farmers were more likely to report having faced a food shortage.

32. Oxfam. 2015. Women’s Rights in the Cocoa Sector Examples of emerging good practice

5.0

Case studies

CASE STUDY A

CASE STUDY B

CASE STUDY C

In this section, we provide insights from three case studies with whom IDH Farmfit has worked in recent years. These case studies are drawn from the overall 58 SDM analyses. For each, a brief introduction is given, followed by an overview of the gender-related challenges in the market and value chain in which the company operates. We then discuss the approach each company took to respond to these challenges. Each case study concludes with a listing of the key (additional) cost drivers of the gender approach and the expected impacts.

Note that we did not collect primary data from each of these case studies, and therefore not all are part of the data used for the previous section.

CASE STUDY A: COFFEE TRADER AND EXPORTER FOCUSED ON ORGANIC, FAIRTRADE AND/OR RAINFOREST ALLIANCE CERTIFIED SPECIALTY COFFEE

The company is a coffee trader and exporter focused on organic, specialty coffee that is Fairtrade and/or Rainforest Alliance certified. One of its core objectives is improving the livelihoods of the farmers it sources from. To improve the quality of its coffee, the company needed to invest heavily in processing by hiring technically competent staff, training farmers, and building seedling nurseries to provide farmers with seedlings. To achieve this, the company trained farmers on good agricultural practices. This was accomplished by providing them with training materials and decentralized

nurseries. The company also built seedling nurseries that were led and managed by the farmer groups. Seedlings from these nurseries were distributed to farmers within each farmer group.

The company also functions as a cooperative, which includes members who are smallholder farmers. The company works together with coffee collectors to buy the cherries from its members. It also employs extension staff to provide training, manage the nurseries, and make wet mill improvements.



THE GENDER CHALLENGE

Discussions with the service provider revealed that women had more limited access to income generating activities. Additionally, female farmers had limited time to engage in farm activities as most of them had young families and were responsible for taking care of their children. Moreover, these women had little decision-making space and few of them participated in the training programs that the company provided.



GENDER APPROACH: INTENTIONAL

The company applied a gender intentional approach and took proactive measures to identify women's and men's distinct needs and preferences, segmented farmers accordingly, and provided tailored service provision for each segment. The company applied a training curriculum that was based on this assessment and made deliberate efforts to include household decision making in the curriculum. Additionally, they hired female extension officers to sensitize the community on gender equality and offered women-only trainings to encourage female participation in training sessions. To reduce the disproportionate load of childcare responsibilities on women, the company set up classrooms in the form of an afterschool daycare. The children received classes in art, English, and sports as a way of relieving mothers of the task of carrying their children to the farm or failing to work on the farm because of these responsibilities.



COST DRIVERS

The main costs related to delivering these gender-specific services were teachers' salaries, teaching materials and the initial costs of setting up the daycare centers.



EXPECTED IMPACT

The expected impacts are improved farmer loyalty, increased shared decision making and increased time for women to work on farms. Women are active in the production and processing of coffee beans; however, their needs and preferences are rarely considered when designing training approaches. When the company applies gender intentional approaches (hiring female extension workers and sensitizing the community on gender equality) to make sure women attend trainings, women's knowledge on agricultural practices is expanded and in the long term it is expected that yields would improve as they apply good agricultural practices. Additionally, by setting up childcare facilities for women, the company reduces the time women with children need to spend on childcare (reproductive labor), which means women have more time to spend on productive labor.



CASE STUDY B: LEADING EXPORTER OF EXOTIC FRUITS AND VEGETABLES

The company is a leading exporter of exotic fruits and vegetables. Their strategy is focused on delivering their products to consumers and improving the well-being of the farmers that grow, harvest, and pack their products. To achieve this, the company is committed to providing safe and high-quality conditions and livelihoods for their

workers. The company is also committed to contributing to the development of its workers' communities and protecting their surrounding environment and natural resources. From a business perspective, it aims to scale its operations to be commercially viable.



THE GENDER CHALLENGE

Discussions with the service provider revealed that gender inequality is a major obstacle to the general development of the community that its workers live in. The major gender equality challenge was unequal access to skill-building opportunities, specifically in financial literacy and good agricultural practices; there was a female-male participation gap in farming and management practices. Additionally, women used wood fuel for cooking, which was both time consuming (in terms of time spent collecting firewood) and hazardous to the environment.



COST DRIVERS

Tailoring trainings to ensure that women get a chance to participate in them means that there are additional costs to consider. Besides the cost of collecting and analyzing data to identify the distinct needs of men and women, additional costs include those of booking training venues and hiring specific trainers to enhance women's capacity in financial management and good agricultural practices. There were additional costs incurred in investing in fuel efficient stoves that would in turn free up more time for women to engage in productive economic activities.



GENDER APPROACH: INTENTIONAL

The company applied a gender transformative approach by focusing on providing increased access to skill-building opportunities in financial literacy and technical knowledge of good agricultural practices to empower female farmers. The company also provided access to fuel-efficient stoves, and supplied female farmers with seed money to invest in other income generating activities. The approach taken by the company is gender transformative as it explicitly focuses on building women's individual agency through enhanced capacity and improved livelihood options.



EXPECTED IMPACT

The expected impacts of this gender approach are increased time available for productive activities, improved yields, enhanced financial literacy, and increased livelihood opportunities for women, all of which expand their economic choices. Fuel-efficient stoves allowed women to save time that would have otherwise been used to collect firewood, in addition to providing health benefits.

While in the short-term the costs of investing in a gender transformative approach are high, it is worthwhile in the long run. When women are financially empowered, they reinvest in their families and communities, increasing the well-being of the community and the sustainability of the value chain.

CASE STUDY C: AGRI-BUSINESS IMPLEMENTING A COFFEE PROCESSING OPERATION AND FARMER SUPPORT SCHEME

This company is a young and vibrant agri-business active in Africa, where it is implementing a coffee processing operation and farmer support scheme. When IDH Farmfit engaged with this company to assess its SDM, the company had initiated construction of its first central processing operation to produce high-quality, natural coffee. The company believes that supporting farmers to improve coffee productivity and

quality brings value both to farmers and to the company. It sees itself as a 'profit for purpose' agricultural organization, working to improve the productivity and profitability of farmers through investment and education. It has committed to returning 60 percent of its profits to agriculture and community projects within the areas and communities in which it is active.



THE GENDER CHALLENGE

Discussions with the service provider revealed that women in this value chain have little decision-making power and autonomy, and less access to disposable income than men. Additionally, households experience high drop-out rates of school-going children. Some households keep their children out of school, partly as a source of labor and due to a lack of money to pay the required tuition fees. Women bear a disproportionate load of unpaid care work, which includes taking care of children. When children are out of school, it means more reproductive work for women and less time to engage in productive work.



GENDER APPROACH: INTENTIONAL

The company applied a gender intentional approach through participative workshops to create awareness of the value of shared decision making in the household on financial and farming management. The company also set up a program to encourage children to go to school, instead of working on their parents' farm. To this end, the company liaised with school management to ensure retention of children at school and sensitized parents on child labor issues.

Regarding access to finance, the company strengthened Village Savings and Loan Associations (VSLAs) by offering financial literacy workshops. As a tool for strengthening women's financial inclusion, VSLAs are among the most effective. They are often specifically targeted at women and can help provide them with access to credit, and in turn allow them to invest in inputs, land, and other needs. A number of factors are behind the potential of VSLAs for women's financial inclusion: they are embedded in the community (women have mobility restrictions); they often deal with smaller transaction sizes; they tap into women's preference for receiving information through trusted social connections; and they are child friendly allowing women to come to meetings with their children.

The training was embedded in the local social structures in the community. They hired local field officers, recognized by the community as champions, and lead farmers of self-formed groups, as promoter farmers who were well-placed to disseminate knowledge to other farmers. Using local social structures is a useful entry strategy that anchors interventions in the everyday life of the farmers and ensures local buy-in.



COST DRIVERS

Interventions specifically designed to advance women's empowerment and investment in child education programs are two of the main cost drivers.



EXPECTED IMPACT

The gender and child education programs are aimed at improving social issues in the farming communities with whom the service provider interacts. These interventions started in 2020 and will be scaled up by 1,000 farmers per year. The gender program is hoped to improve female decision-making in financial and farming activities, and is aligned with efforts to set up VSLAs to provide women with enhanced access to finance. Women are also expected to have increased time to engage in productive activities.

Initial costs of applying a gender approach are high, however gains are expected in the long run. These investments are expected to make the value chain more sustainable, providing women with more decision-making power as well as access and control of finances. There is evidence to demonstrate that investment in women's empowerment and the reduction or elimination of gender inequality can lead to increased agricultural sustainability.³³

33. IFPRI. 2019. Achieving agricultural sustainability depends on gender equality

6.0

Concluding Observations

OVERARCHING INSIGHTS

OUR LEARNING: WHAT WORKS?

Holistically mainstreaming gender in IDH Farmfit's SDM engagement and analysis process

Sex disaggregated data is the first and necessary step to understanding your business opportunities

Identifying gender intentional service providers

High initial costs must be seen in light of likely future gains

OVERARCHING INSIGHTS

Overall, results from the data analyzed reveal that service providers are generally willing to integrate gender intentional approaches within their existing SDM. However, fewer are willing to invest in gender transformative approaches that address the systemic barriers downplaying women's effective participation in value chains. This is in part driven by the fact that designing and implementing a gender transformative approach has cost implications of tailoring services to meet the distinct needs of men and women.

IDH has observed consistently in the data that we have collected and analyzed so far that male-operated farms earn more than female-operated farms and they generally have higher productivity levels compared to female-operated farms. Women still face more gender-specific constraints that limit their productivity levels, such as: owning smaller plots and lower quality land; having less access to loans, as well as smaller loan sizes compared to men; generating a more limited income to make choices from; and having less decision-making power and autonomy on financial and farming matters.

These barriers notwithstanding, we also see progress that can be leveraged going forward. A key driver in making change is working with companies that have gender unintentional SDMs and are willing to apply gender intentional approaches, as well as with service providers who are gender intentional or gender transformative and are interested in deepening the gender lens in their models. When working with such organizations, IDH Farmfit has achieved meaningful progress in two ways. First, we were able to co-create interventions that will, in the long run, improve yield, productivity levels, and ultimately the bottom-line for both farmers and service providers. Second, we see these interventions fostering sustainability of value chains by empowering women and, consequently, strengthening household resilience.

In addition, such collaborations have allowed IDH to develop, test, and validate gender intentional and gender transformative approaches which can be replicated by other companies and in other contexts.





OUR LEARNING: WHAT WORKS?

HOLISTICALLY MAINSTREAMING GENDER IN IDH FARMFIT'S SDM ENGAGEMENT AND ANALYSIS PROCESS

Gender must be fully integrated throughout all stages of IDH Farmfit's service provider engagement process, from the market assessment to the business analytics phase. In order to holistically integrate gender dimensions in our analyses and ensure that companies are aware of how these might influence their business case, gender needs to be discussed and strategically scoped in the first discussions between IDH Farmfit and the companies. Clearly putting the topic of gender on the agenda at the outset provides the space to co-explore business opportunities, challenges, and potential interventions. This co-exploration process is also useful in identifying gender key performance indicators that can be measured to assess impacts over time.

GENDER DISAGGREGATED DATA IS THE FIRST AND NECESSARY STEP TO UNDERSTANDING YOUR BUSINESS OPPORTUNITIES

Collecting gender disaggregated data is essential for service providers to understand the market segments with whom they interact and gain insights into the distinct needs and preferences of women and men. Analyzing gender disaggregated data helps to make visible the important role women play in agricultural production and highlights gaps and opportunities for meeting their needs and preferences.

IDENTIFYING GENDER INTENTIONAL SERVICE PROVIDERS

Partnering with gender unintentional service providers willing to apply gender intentional approaches and gender intentional service providers who prioritize integration of gender in their service design creates a solid foundation to create impact. Impact may be achieved either by scaling existing practices or co-developing and incorporating more transformative interventions. This is because in such companies: there is good buy-in from top leadership that helps to ensure inclusive business practices are integrated into day-to-day operations and adopted by staff; resources are allocated; and key gender performance indicators are identified and measured.

HIGH INITIAL COSTS MUST BE SEEN IN LIGHT OF LIKELY FUTURE GAINS

Applying a gender intentional or gender transformative approach may have additional cost implications, both for initially designing the interventions and for operationalizing them. It is important to note that while these costs may be high initially, they can often be recouped as a result of more sustainable value chains, increased productive levels, improved revenues, and enhanced farmer loyalty levels. This report has provided preliminary insights and evidence points for these gains in a number of models that we have analyzed.

7.0

The COVID-19 pandemic and the way forward

HIGH-LEVEL OBSERVATIONS

SOCIAL IMPLICATIONS

BUSINESS IMPLICATIONS



HIGH-LEVEL OBSERVATIONS

The COVID-19 pandemic has disrupted agricultural supply chains and put the livelihoods of smallholder farmers at risk.³⁴ Women face a number of gender-specific COVID-19 related challenges. This includes the fact that small scale farmers, particularly women, have faced increased barriers to accessing markets to sell their products or buy essential inputs. 80 percent of the world's food is produced by small-scale farming, and women make up between 40 and 50 percent of this agricultural labor in developing countries. In some countries they are the majority;³⁵ in most African countries they account for up to 60 percent.³⁶ During the COVID-19 pandemic, women experienced higher food prices. Women play multiple roles in food production and consumption because they are custodians of household food security, food producers, farm managers, and traders.

As custodians of household food security and nutrition, they were adversely affected by increased food prices. As food producers and traders, their income from food production was affected by disrupted supply chains. Additionally, restricted movement had implications on how women participated in collective group savings, a crucial social support system for women smallholder farmers.

More importantly, market, supply chain, and trade disruptions restricted access to sufficient, diverse, and nutritious sources of food, especially in countries hit hard by the virus or already affected by high levels of food insecurity. This has both business and social implications as businesses face the risk of unreliable supply, potential farmer default risks, and reduced revenue levels.

SOCIAL IMPLICATIONS

On the social side, COVID-19 has had a negative impact on women's market inclusion. Women have disproportionately faced reduced livelihood opportunities. This has resulted in a ripple effect on household decision-making and, by extension, food security and household resilience. In a survey conducted by IDH, over 60 percent of the companies surveyed reported that it was more difficult to pay for inputs, and 50 percent reported that farmers faced challenges due to shortage of inputs or seeds.³⁷

Gender-specific social impacts experienced in agricultural value chains include adding even more unpaid care work for women because of social norms regarding roles of caring for

the sick, children, and the household. A survey conducted by IDH with partners and external stakeholders revealed that farmers have had challenges as a result of COVID-19 related restrictions, with one of the main issues being their inability to receive training or required technical assistance. Over 90 percent of the businesses reported that they were unable to provide training to farmers in their supply chain. With movement restrictions in place, communication was disrupted and there was a knock-on effect on farm-gate prices. Over 50 percent of the companies also say that farmers faced challenges in finding or communicating with off-takers, and 45 percent report seeing lower farm-gate prices than before the crisis.³⁸

34. FAO. 2020. <http://www.fao.org/2019-ncov/q-and-a/impact-on-food-and-agriculture/en/> (Accessed 19/07/2020)

35. Palacios-Lopez, Christiaensen, Kilic (2015) "How much of the labor in African agriculture is provided by women?" World Bank Policy Research Working Paper No. 7282

36. FAO Report., <http://www.fao.org/3/w8376E/w8376e03.htm>

37. KII. 2020. IDH Service Providers

38. Ibid



BUSINESS IMPLICATIONS

On the business side, the pandemic has had a serious impact on labor-intensive crop production and processing due to labor shortages and the temporary cessation of production.³⁹ Service providers have experienced a reduction in the supply of labor, as some workers became unwell or needed to look after children or other dependents while schools were closed and movements of people were, and in some cases still are, restricted. Additionally, restrictions on the movement of goods across borders has also had a negative impact on regional trade, impacting the ability of businesses to transport goods across borders. This in turn has impacted the food and economic security of communities dependent on that trade as both suppliers and consumers of agricultural products.

Beyond this, businesses are more cash-constrained. An IDH survey revealed that one of the key issues service providers are facing is reduced access to financing. Over 55 percent of the businesses surveyed indicated that it has become more difficult to secure working capital.

COVID-19 has also impacted service providers' growth plans. Over 80 percent of the companies say that their business plans will be significantly impacted, and 70 percent of the companies plan to put any growth or scaling plans on hold as service providers adopt a "wait and see" approach. Over 60 percent report that they will not make any major purchases or capital investments in the short- to medium-term, and only 18 percent of the companies say that they do not expect any significant changes to their pre-crisis business plans.

Service providers need to adjust to both the short- and long-term impacts of COVID-19. It is anticipated that there will be longer-term economic instability in communities and households whose livelihoods mainly depend on agricultural production. At IDH Farmfit, we have updated our gender diagnostic to respond to the challenge that the COVID-19 pandemic poses. Our work with service providers going forward will include responses to gender-related challenges that arise in the business context as a result of external shocks and crises. It will also focus on the longer-term resilience of farmers and their households, as well as businesses, to such shocks.

39. ILO. 2020. COVID-19 and the impact on agriculture and food security



OUR RECOMMENDATIONS TO SERVICE PROVIDERS ARE:



Prioritize resources to attend to the risks and differentiated needs of vulnerable groups. For example, while planning social protection mechanisms within the organizations' internal processes (e.g., health insurance), service providers could consider how women's limited access to health care^{40 41} renders them doubly vulnerable to external shocks.



Service providers should assess the capacity of female farmers to absorb and adapt to external shocks. They can do this by collecting data on women and men's resilience to shocks, and by supporting farmers in developing more livelihood options through diversifying farmer income streams.



Service providers should **explore flexible product and service provisions**, such as smaller quantities at lower price points or payment plans. They should also investigate new market linkages to ensure customer services access and income continuity.



Examining gender-specific COVID-19 impacts and integrating women's empowerment interventions remains essential to COVID-19 survival and recovery.



Establish structures to support women during shocks, such as forging partnerships with savings institutions, Savings and Credit Cooperative Organizations, and national health insurance schemes. These structures could create appropriate products to cushion women against external shocks.



Strengthen women's self-help groups, as these are often the first option that women resort to when faced with external shocks that destabilize their income streams. India is a good example of how companies can leverage women's self-help groups. Supported under the National Rural Livelihoods Mission and co-financed by the World Bank, women's self-help groups mobilized to meet shortages in masks and sanitizers and restored fresh food supplies for vulnerable and high-risk families.⁴²



Leverage digital technologies to enhance the delivery of inputs, extension services, and market linkages, to enable farmers to overcome temporary COVID-19 related constraints.

40. WHO. Gender and Health a Technical Paper (

41. ISGlobal (2016)., Inequalities in women' and girls' health opportunities and outcomes: A report from sub-Saharan Africa

42. World Bank. 2020., In India, women's self-help groups combat the COVID-19 (Coronavirus) pandemic



If you are a company looking to improve your strategy and empower women in your operations, get in touch. IDH Farmfit can help you develop the business case for integrating a more gender intentional approach.

**Get in
touch!**

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