Lessons Learned in Reaching Women Farmers with a Market Systems Development Approach:

A Case Study of the Ukraine Horticulture Business Development Program
Acknowledgments

Authors: Alexandra Harmash, Allison Nafziger

Editing and Review: Kristina Kuznetsova, Jennifer King, Jennifer Denomy and Kamran Abdullayev

Graphic Design: Dalilah Jesus

UHBDP was made possible with the generous support of Global Affairs Canada and was implemented by Mennonite Economic Development Associates (MEDA). Thank you to UHBDP’s many partners - both key facilitating and private sector partners-and MEDA’s generous private supporters.

April 2022
# Table of Contents

List of Acronyms .................................................................................................................. 4  
Abstract ............................................................................................................................. 5  
Key Findings ...................................................................................................................... 5  
Introduction ....................................................................................................................... 6  
  Gender Equality and Social Inclusion in Market Systems in Ukraine ....................... 6  
  UHBDP Gender Equality Strategy .............................................................................. 7  
Experiences and Lessons Learned ................................................................................... 8  
  Resourcing Women’s Organizations .......................................................................... 8  
  Cooperation with Civil Society Organizations for WEE ........................................... 10  
  Cooperation with Public Sector for WEE ................................................................. 12  
  Mainstreaming WEE in Project Management and Monitoring and Evaluation ........ 13  
Conclusion ......................................................................................................................... 15  
Recommendations by Key Finding ............................................................................... 16  
Works Cited ....................................................................................................................... 18
<table>
<thead>
<tr>
<th>Acronym</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>CEDAW</td>
<td>Convention on the Elimination of All Forms of Discrimination Against Women</td>
</tr>
<tr>
<td>CRM</td>
<td>Customer Relationship Management</td>
</tr>
<tr>
<td>FSP</td>
<td>Financial Service Provider</td>
</tr>
<tr>
<td>GDP</td>
<td>Gross Domestic Product</td>
</tr>
<tr>
<td>GESI</td>
<td>Gender Equality and Social Inclusion</td>
</tr>
<tr>
<td>GESIG</td>
<td>Gender Equality Smart Innovative Grant</td>
</tr>
<tr>
<td>ICT</td>
<td>Information and Communication Technology</td>
</tr>
<tr>
<td>IDRW</td>
<td>International Day of Rural Women</td>
</tr>
<tr>
<td>IWD</td>
<td>International Women’s Day</td>
</tr>
<tr>
<td>KFP</td>
<td>Key Facilitating Partner</td>
</tr>
<tr>
<td>KPI</td>
<td>Key Performance Indicator</td>
</tr>
<tr>
<td>M&amp;E</td>
<td>Monitoring and Evaluation</td>
</tr>
<tr>
<td>MEDA</td>
<td>Mennonite Economic Development Associates</td>
</tr>
<tr>
<td>MSD</td>
<td>Market Systems Development</td>
</tr>
<tr>
<td>NGO</td>
<td>Non-Governmental Organization</td>
</tr>
<tr>
<td>OECD</td>
<td>Organization for Economic Co-operation and Development</td>
</tr>
<tr>
<td>OHCHR</td>
<td>Office of the High Commissioner for Human Rights</td>
</tr>
<tr>
<td>SHF</td>
<td>Smallholder Farmer</td>
</tr>
<tr>
<td>SMF</td>
<td>Small and Medium Farm</td>
</tr>
<tr>
<td>UHBDP</td>
<td>Ukraine Horticulture Business Develop Project</td>
</tr>
<tr>
<td>UN</td>
<td>United Nations</td>
</tr>
<tr>
<td>UNDP</td>
<td>United Nations Development Programme</td>
</tr>
<tr>
<td>USAID</td>
<td>United States Agency for International Development</td>
</tr>
<tr>
<td>UWFC</td>
<td>Ukrainian Women Farmer’s Council</td>
</tr>
<tr>
<td>VCD</td>
<td>Value Chain Development</td>
</tr>
<tr>
<td>WEE</td>
<td>Women’s Economic Empowerment</td>
</tr>
</tbody>
</table>
Abstract

Agriculture, including horticulture, is a key contributor to Ukraine’s Gross Domestic Product (GDP) and employment. The development of this sector is critical for the economic growth of the country, particularly smaller-scale farms, which are responsible for the production of more than 50% of the country’s total agricultural output and for the primary production of vegetables (Nivievskyi, lavorskyi, & Donchenko, 2021). Today, poor agribusiness performance is largely due to limited technology and inadequate sales models leading to low incomes for many smallholder farmers (SHFs) and small and medium farms (SMFs). These challenges are particularly acute for rural women. In this context, MEDA worked to facilitate a sustainable, inclusive and just horticulture market system through the Ukraine Horticulture Business Develop Project (UHBDP) operating in the Odesa, Mykolaiv, Kherson, and Zaporizhzhya regions of Ukraine.

Key Findings

This paper presents UHBDP’s experiences and lessons learned in reaching rural women SHFs and SMFs using an inclusive market systems development (MSD) approach. This approach seeks to understand how parts of the system are interconnected, how stakeholders are impacted by gendered cultural, political, and social contexts, and how these complex systems shift in response to local and global pressures and opportunities. Essential to MEDA’s inclusive MSD approach is generating positive social impact by addressing social norms, power relations, and systems barriers that perpetuate inequalities and limit the agency of people in the food system. MEDA starts all MSD programming with an analysis process that prioritizes local articulation of the root causes of systemic barriers and opportunities to shift behaviors and attitudes. This paper looks specifically at gender equality and social inclusion (GESI)-related norms, power relations, and barriers.

During the design of UHBDP, MEDA identified women’s limited agency and leadership in business and access to networks and market linkages as barriers to their economic empowerment. This limited agency and access is due to patriarchal norms where men are seen as the primary businesspeople while women are seen as supports instead of farmers in their own right. One of the primary lessons learned through UHBDP’s inclusive MSD approach is the importance of partnerships beyond the private sector: mobilizing women at a grassroots level and funding women rights organizations, strengthening the capacity of other civil society organizations, and cooperation with public sector actors to mainstream gender considerations in policies and practices and improve gender equality for employees, leadership, and clients. These actors can either reinforce or seek to transform discriminatory gender norms. With customized support, they are able to mainstream gender equality in their operations and contribute to a more inclusive horticulture market system for rural women.

Figure 1 Final meeting of UHBDP and KFPs’ team – summarizing of seven-year results.

1. Smallholder farmer (SHF) was defined as a farmer producing on less than 1 hectare with less than 500,000.00 UAH (17,000 USD) revenue per year.
2. Small and medium farms (SMFs) included small (1-5 hectares) farms and medium (5-50 hectares) farms.
Introduction

Gender Equality and Social Inclusion in Market Systems in Ukraine

Mennonite Economic Development Associates (MEDA)’s UHBDP sought to facilitate inclusive horticulture value chains in the Odesa, Mykolaiv, Kherson, and Zaporizhzhya regions of Ukraine. Using an MSD approach, UHBDP established partnerships with public, private, and civil society actors to address the bottlenecks that trap agribusinesses in cycles of low yields, limited markets for their produce, and insufficient incomes. The project convened market actors (including enterprises, business service providers, financial service providers (FSPs), rural development non-governmental organizations (NGOs) and an agriculture college) and facilitated market linkages to ultimately improve incomes for small and medium farms (SMFs) operating in horticulture markets. This paper presents UHBDP’s experiences and lessons learned in reaching rural women SHFs and SMFs using an inclusive MSD approach, more specifically, GESI-related norms, power relations, and barriers.

MEDA’s GESI in Market Systems Framework

MEDA’s GESI in Market Systems Framework (hereafter referred to as the GESI Framework) strives for systems change to strengthen GESI in markets through three domains: Access and Use; Agency and Rights; and a Just and Equitable Enabling Environment.

A market systems development (MSD) approach seeks to address root causes of why markets fail to work equitably for people living in poverty by facilitating changes in incentives, behaviors, and relationships among market actors.

Adapted from BEAM Exchange

The first pillar, Access and Use, refers to MEDA’s work with market actors to ensure their employment opportunities, products, and services are inclusive, accessible, and useful for diverse clients, while supporting clients to overcome the capacity constraints that may limit their access and use. The second pillar, Agency and Rights, refers to MEDA’s work to support diverse clients to strengthen their agency and control over resources and profits, while building the capacity of market actors to advance clients’ rights, dignity, and leadership. Finally, the third pillar, Just and Equitable Enabling Environment, refers to MEDA’s work to engage with strategic local partners, market actors, and key influencers to foster just and equitable relations between clients and their socio-economic and political environment.
UHBDP Gender Equality Strategy

Though UHBDP was not specifically a women’s economic empowerment (WEE)-focused project, a gender-based analysis was conducted and a GESI strategy was created at the inception of the project to ensure that the project reached rural women who are often marginalized by both their gender and the fact that they reside in rural communities isolated from economic resources and opportunities. The strategy covered three main themes: WEE, women’s leadership development and strengthened capacity of local organizations in WEE, as well as direct support to a local women’s organization, Ukrainian Women Farmer’s Council (UWFC). The main activities related to WEE included facilitating the formation of women’s marketing groups, the development of gender-responsive published and digital business planning tools and online resources, and matching grants. For women’s leadership support, the project co-developed and supported business support projects in celebration of International Women’s Day (IWD) and International Day of Rural Women (IDRW), and featured women leaders and peer networks through various information and communication technology (ICT) platforms, including Viber and Facebook.

### Women’s Economic Empowerment
- Aggregation support
- Marketing groups
- Gender-responsive technologies catalog
- State financial program linkages
- Gender-responsive grant program
- Digital business tools

### Women’s Leadership Support
- International Women’s Day and International Day of Rural Women: Events promoting women leaders and networks
- ICT-enabled business, agronomy, business and gender equality training, support and marketing information

### Support of Women’s Organization
- Training and networking events
- Study tours
- Trade fairs
- Happy Berries Festival

UHBDP worked with seven Key Facilitation Partners (KFPs) in total, including UWFC. The support of these local NGO partners, and UWFC, included many in-person and online webinars on topics, including agronomic practices related to different horticulture value chains, business modeling, financial services, soft skills training, and networking opportunities. In collaboration with local partners, the project also organized and funded study tours, trade fairs, and horticulture-related festivals such as “Happy Berries Festival.”
Experiences and Lessons Learned

One of the primary lessons learned through UHBDP’s inclusive MSD approach is the importance of partnerships beyond the private sector: mobilizing women at a grassroots level and funding women rights organizations, strengthening the capacity of other civil society organizations, and cooperation with the public sector to encourage mainstreaming of gender considerations in policies and practices and improving GESI for employees, leadership, and clients. These actors can either reinforce or seek to transform discriminatory gender norms. With customized support, they were able to mainstream GESI in their operations and contribute to a more inclusive horticulture market system for rural women.

Methods for strengthening the capacity of market actors (such as private sector, women’s organizations, civil society actors, and public sector) to mainstream gender, included trainings on gender awareness, WEE, increasing women’s visibility in value chains, and women’s rights, in addition to other approaches specific to each actor. The following sections explore lessons learned according to different market actors in reaching women SHFs and SMFs with an inclusive MSD approach.

Resourcing Women’s Organizations

The importance of UHBDP’s partnership with UWFC in advancing WEE cannot be overstated. UWFC was instrumental in supporting the project to achieve targets for reaching women SHFs and SMFs, increasing their access to economic resources, and promoting women as leaders in horticulture. Support for UWFC was the most direct way that the project promoted WEE. Unlike other KFPs, UWFC specifically focuses on WEE in Ukraine. Fifty-seven percent of UWFC clients are women compared to an average of 39% among other civil society KFPs.

Figure 4: The percentage of women clients of Partner Organizations
Ukrainian Women Farmer’s Council

UHBDP contracted UWFC in the first year of the project and officially started activities in the second year. Over the course of their partnership with UHBDP, UWFC was able to add eight staff members working in accounting and value chain development. UWFC staff are active women SHFs and SMFs and leaders in their communities who head UWFC-branches in the Odesa, Kherson, and Zaporizhia oblasts. As all are farmers, they are only able to work as part-time consultants for UWFC. Their activities are funded mostly by membership fees, but some will donate their money if they need to travel to meet with members or government officials.

Before COVID-19 quarantine restrictions, support for UWFC was provided through in-person bi-annual meetings in addition to quarterly update and planning meetings held with all KFPs. UHBDP’s Cross-cutting Manager and Gender Specialist also provided UWFC with remote tailored technical assistance in budgeting, activity planning, service provision, monitoring and evaluation (M&E) and reporting (ensuring compliance with UHBDP’s performance management framework). This coaching support included co-creating strategies and activities to best meet the needs of UWFC’s rural women clients and improve their wellbeing while also strengthening UWFC’s management structures.

At the beginning of the project, UWFC and other KFPs focused their efforts on engaging as many clients as possible. While UWFC was not able to engage as many clients as other KFPs, they maintained their focus on women’s empowerment and achieved a depth of impact with women that other KFPs did not. This was an important learning for the project that, while reach is important, advancing women’s roles in the horticulture market system required behavior change by market system actors like UWFC. Most activities at the beginning of UHBDP related to agronomy and production as many clients were more interested in these topics rather than entrepreneurship and business management. In the fourth year of the project, engaging new clients became less of a priority and all KFPs, including UWFC, increased their business and entrepreneurship-oriented activities including financial literacy, negotiation, online business, taxation, requirements of different markets etc. This was an important shift for both women and men clients but was particularly helpful for women as they tended to have less experience with business management before engaging with UHBDP. Over the course of the project, UWFC conducted 1,107 events engaging 16,533 (not unique) participants and provided 2,412 individual ICT-enabled consultations for 474 clients (69% women) during COVID-19 quarantine restrictions.

3 “Not unique” means that the same person may have attended more than one event.
Cooperation with Civil Society Organizations for WEE

UHBDP worked with seven KFPs. Through the course of the project, they encountered challenges but also made impressive achievements. These are explored in detail in the following sections.

Challenges

All of UHBDP’s KFPs, with the exception of UWFC, struggled to improve the sales capacity of women clients. One of the reasons for this, identified by the UHBDP gender team, is that many KFP staff members did not believe that there was systemic gender inequality in Ukraine. During coaching meetings with KFP staff, the general consensus was that women themselves bear the responsibility to overcome gender-based constraints, with staff noting that women and men already had equal opportunities; it is only a question of motivation. In other words, if women are motivated enough, they can succeed in business. For staff, this wasn’t a problem as their work is “with families” and so there was no need to target women specifically with their services. With the inclusive MSD approach, UHBDP sought to address these discriminatory gender norms influencing the value chain and impacting marginalized women producers and businesses and the gender team responded with coaching and workshops detailed in the following “achievements” section.

The project started to record KFPs’ market linkages/sales between suppliers and aggregators in 2016, but the data was not disaggregated by gender. While a gender analysis and a market assessment were completed, it was difficult to collect a gendered market systems analysis because initially KFPs did not want to share detailed client information, including gender. Many stated that “small farmers don’t want to be visible, and aggregators don’t want to share their contacts”. However, in September 2018, the MEDA team proposed to KFPs to gender-disaggregate sales records\(^4\) to ensure that KFPs were reaching women in the aggregation model, at least as suppliers, and they agreed. This was an essential step in facilitating behavior change for KFPs. Data made gender inequalities more visible. Since 2018, sales records included disaggregated numbers of men and women suppliers to each transaction, as well disaggregated numbers of the supplied volume of produce and the earned revenue. This data revealed that women were unable to supply the same volumes as men and, in turn, reach highervalue markets. With this information, KFPs were motivated to update their approaches to reach more women and support them to work collectively to move from open-air markets to working with traders and other higher-value markets.

In addition to tracking sales data, UHBDP tracked KFPs’ business development service (BDS) consultation calls. Call tracking data indicated that when COVID-19 quarantining measures were first implemented, there was a significant gap in the number of men and women clients who were being supported by KFPs through mentorship and coaching. By August 2020, women comprised an average of 25% of all KFPs’ calls, except for UWFC, who carried out 61% of their consultations with women. The situation changed by September 2020 when UHBDP’s M&E team worked with KFPs to close the gender gap and supported them to update their approaches (including creating gender-related KPIs, as discussed in the following section). As a result, as of August 2021, consultations with women rose to 42%. Women represented 63% of UWFC consultations for this period as seen in Table 1.

<table>
<thead>
<tr>
<th>Consultation Calls (initiated during quarantine)</th>
<th>September 2020 (Pre-intervention)</th>
<th>August 2021 (Post-intervention)</th>
</tr>
</thead>
<tbody>
<tr>
<td>UWFC</td>
<td>61%</td>
<td>63%</td>
</tr>
<tr>
<td>All other KFPs</td>
<td>25%</td>
<td>42%</td>
</tr>
</tbody>
</table>

Table 1: Partner organization phone consultations by gender

---

\(^4\) Sales records were the key source to analyze the project KPI - “The increased growth of small and medium-sized horticulture businesses, particularly those led by women”. In CRM (MS Dynamics) there was a space where UHBDP tracked sales of the clients. These records of sales were submitted to the project on a monthly basis.
Achievements

The UHBDP gender and M&E team supported each KFP with targeted and customized support. First, the UHBDP gender team conducted gender audits with each of the civil society KFPs. Later, gender action plans were developed using tools from Oxfam Novib’s Gender Action Learning System (GALs). KFPs found the “gender balance tree” and the “vision journey” tools to be the most helpful in identifying gender inequalities and making concrete plans for improving WEE and GESI within their organizations for employees as well as clients. During the discussion of the tools, KFPs highlighted that they understood the importance of joint decision-making and acknowledged that they can encourage this with their clients by inviting couples to attend trainings and events together as well as supporting them to develop business plans, budgets, and plans for technology and asset purchases together. They also discussed strategies for promoting client business registration in both women’s and men’s names for family farms as well as promoting this practice with public sector actors. In Ukraine, there are two relevant types of business registration for UHBDP clients: private entrepreneur or family farm. It is important for WEE to encourage registration of family farms because pensions require proof of employment. If a farm is registered only in a man’s name, the government will have no record of the woman’s work, and she will not receive a good pension. For this reason, it is important for family farms to register as such and not private enterprises so that both women and men have their names on the registration and women can also receive their pension. Family farm registration is simple but has only been in existence since 2019. Before there was only a general “farm” registration and it was a more complicated registration and taxation process.

As they expanded their work and collaborated with the gender team, KFPs’ numbers of women supported specifically with market linkages increased. In 2018, the total sales volume recorded were 92% men and 8% women. The total sales value recorded was 85% men and 15% women. By 2021, the improved distribution with total sales volumes was 66% men and 34% women and the total sales value was 60% men and 40% women as seen in Table 2. This increase in women’s participation was facilitated by the group model where SHFs and SMFs of the same scale aggregate their products and all participants are either through cooperatives or family businesses.

<table>
<thead>
<tr>
<th>Date</th>
<th>Sales Records</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>May 2018</td>
<td>22,906 metric tons (sales volume)</td>
<td>92%</td>
<td>8%</td>
</tr>
<tr>
<td></td>
<td>92,603,361 UAH (sales value)</td>
<td>85%</td>
<td>15%</td>
</tr>
<tr>
<td>May 2021</td>
<td>142,021 metric tons (sales volume)</td>
<td>66%</td>
<td>34%</td>
</tr>
<tr>
<td></td>
<td>1,410,773,700 UAH (sales value)</td>
<td>60%</td>
<td>40%</td>
</tr>
</tbody>
</table>

Table 2: Sales volume and value for women and men in 2018 vs 2021

Starting in 2018, the types of market linkages were also measured.

<table>
<thead>
<tr>
<th>Year</th>
<th>Local Open-Air Markets</th>
<th>Traders</th>
<th>Other markets</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018</td>
<td>88%</td>
<td>10%</td>
<td>2%</td>
</tr>
<tr>
<td>2021</td>
<td>10%</td>
<td>81%</td>
<td>9%</td>
</tr>
</tbody>
</table>

Table 3: Key markets for women clients supplied to the aggregation that represented group-model

As shown in Table 3, the project saw significant improvements in market linkages for women (moving from local open-air markets to working with traders who were able to connect them with higher-value markets).

---

5 Women’s economic empowerment (WEE) is one of MEDA’s strategies to improve gender equality which focuses on women. WEE is when women are able to make strategic life choices, set goals and act on them. It includes access to property, assets and financial services, education skills, development and training, collective action and leadership, quality, decent and paid work, manageable work loads and equitable division of labour (including unpaid care work) and social protection.
This was after the UHBDP gender and M&E specialists assisted the KFPs to develop gender focused KPIs and provided ongoing coaching to troubleshoot and support the organizations to better integrate gender in their leadership structures, operations, and client support. At the final meetings, KFPs mentioned a range of areas where they observed the GESI impact of UHBDP, namely in terms of their obligation to reach more women and increase their status in various value chains in the market system. The areas where they noted the most impact included small-scale mechanization, cooperation and farmer groups, and business registration (where relevant).

**Cooperation with Public Sector for WEE**

The project’s cooperation with the public sector was mainly client business registration (facilitating tax revenue), linking farmers with state financial programs, and facilitating advocacy meetings between officials and rural women to support government actors to be more aware of the issues facing rural women horticulture farmers. The majority of KFPs (71%, or five of seven organizations) reported that they worked with public sector actors to support them to reach more SHF and SMFs in rural areas. This was achieved by collaboration with oblast-level government actors on their local development strategies. However, only one organization, UWFC, mentioned how it worked specifically to promote the needs of women-owned and led businesses among local authorities and facilitated relationship strengthening between officials and rural women SHFs and SMFs.

Before UHBDP, public sector actors did not visit small-scale farming enterprises even though they were aware that many small horticultural businesses were eligible for formal registration. Only larger farms were able to meet with oblast authorities by traveling to the oblast capital. To support rural women SHFs and SMFs, UWFC visited with oblast authorities to meet with women’s small rural farms in their villages directly and provide information on government services. Then, when women were ready to do more, UWFC would facilitate the connection with them to go to the oblast capital to complete documentation. Once they made these connections, UWFC was able to strengthen women’s ability to complete these tasks for themselves in the future.

**State Financial Programs**

Currently, women SHFs and SMFs face more obstacles than men in attracting external funds and investments into the business due to their low representation among registered businesses. Women who run registered businesses are more likely to know about state financial programs than women who run unregistered businesses. Men are just as likely to be aware of these programs regardless of whether their business is registered or not (found in annual UHBDP surveys of 2020, 2021, 2022). UHBDP’s gender team created a brochure on State Financial Programs which aimed to increase SHF and SMF awareness of the range of available state financial programs and basic application requirements. The brochure supported UHBDP and KFPs to disseminate the information and support clients to obtain funding from the government. Thus, as for UHBDP’s annual surveys, in 2017, 19% of women and 18% of men reported they know about the state financial programs, when in 2021, the situation changed and 59% of women and 72% of men reported about their awareness of these programs.
Mainstreaming WEE in Project Management and Monitoring and Evaluation

Project Management

Because UHBDP was not designed as a WEE project, many of the gender-specific activities were added later in the project to respond to the lower rate of women clients. One of the main challenges noted in the project’s original gender-based analysis and strategy was that smaller, informal businesses find it more difficult to connect with aggregators and traders who require larger quantities of produce. This disproportionately impacts women who are often producing much smaller volumes of produce. To address this issue, the project started working with farmer groups in addition to aggregators. Working at the farmer group level allowed smaller, informal agribusinesses to collaborate to collect higher volumes as a group and access higher-value markets. The project also began to provide matching grants to groups with the expectation that groups would include at least 50% women. Groups were then supported by the UHBDP GESI team and KFPs to mainstream gender considerations in the leadership structures and division of labor.

Another matching grant mechanism deployed by the project in an effort to promote GESI in the project was the Gender Equality and Social Innovation Grants (GESIG) Program, launched in 2018. This intervention was designed to facilitate greater opportunities to access technology for women-owned or managed small businesses and businesses engaging women as suppliers or workers. Before this, UHBDP provided two types of smart incentives for SHFs and SMFs: an electronic voucher (price discount) program for certain technologies and inputs, and a matching grant program for green technologies and larger SMEs (Small Medium Enterprise) that demonstrated opportunities to aggregate supply from SHFs.

Smart incentives address a business problem or barrier in the market system by de-risking and stimulating a change in behaviour or practice. Incentives are strategic, short term, and tailored to the context. Examples of financial incentives include matching grants and price discounts.
The main objective of the GESIG intervention was to increase women’s access to mechanization equipment and technology and influence over business decisions; but it also strived to improve GESI overall, including conditions and communication within business partnerships among family members and employees. If women and men business owners along with their employees have access to increased mechanization, the expectation is that all employees can improve business efficiency or extend their market outreach. Entrepreneurs awarded the GESIG grant were also role models to others in their community, demonstrating new ways of expanding their businesses and utilizing improved technology or equipment to support business growth. A major learning of the smart incentives program was that the initial matching grant mechanisms should have had gender more significantly mainstreamed into the design and contracting process.

Monitoring & Evaluation

One of the key components of the UHBDP GESI strategy was to mainstream GESI considerations in M&E data collection methodologies, tools and analysis. One of the main issues that the gender team identified in the project’s M&E tools was a lack of quantitative targets for reaching women in project outcomes. Instead, the outcome statements stated simply “particularly women”. One of the impacts of this was that, when KFPs saw this wording, they didn’t take the need to reach women as seriously. The quantitative targets that were integrated into M&E tools also did not take into account the need to look at both women and men in family units to explore the gender impacts of various project activities which worked with family farms but did not look at the nuances between support for women and men within the family. Another issue that was recognized too late in the project was the importance of quantitative targets for reaching the most marginalized women.

Conclusion

This paper explored UHBDP’s experiences in reaching rural women SHFs and SMFs through select market systems actors who were well positioned to support the economic empowerment of UHBDP’s women clients. One of the primary lessons learned through this approach is the importance of mobilizing women at a grassroots level, supporting women’s rights organizations, and strengthening the capacity of other civil society organizations. In addition cooperating with the public sector to mainstream gender considerations in policies and practices and improve GESI for employees, leadership, and clients are also important takeaways.

The project also learned the importance of taking a stronger gender-sensitive approach to smart incentives and accounting for the different experiences and needs of rural women SHFs and SMFs compared to men. While there was an overall client target reach of 40% women, specific targets were not initially set for intermediate and immediate outcomes and gender-related KPIs were not set with KFPs until later in the project. Instead, the wording was “with a focus on women,” or “particularly women”. This initial lack of quantitative targets for reaching women (especially the most marginalized of women) in project outcomes led to confusion for project staff, partners, and ultimately was a lost opportunity to reach more vulnerable populations.
# Recommendations by Key Finding

<table>
<thead>
<tr>
<th>Key Finding</th>
<th>Recommendations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Looking at overall client reach by gender may obscure gender-based constraints such as women receiving less support in specific activities (e.g., sales, technology/asset purchase)</td>
<td>• Targets should be disaggregated by sex as well as the <em>type</em> of client engagement and <em>reach</em> for each service provided. This should include intersectional data such as age, location, ethnicity and other marginalized identities.</td>
</tr>
<tr>
<td>To reach the most marginalized populations of women, specific strategies must be developed and employed.</td>
<td>• Consider strategic partners with outreach capacity for ethnic minorities and other marginalized populations, accounting for language and cultural differences.</td>
</tr>
</tbody>
</table>
| Partners need to feel “ownership” of their strategies and targets. The process of co-creation of gender equality KPIs was essential in the process of facilitating behavior change with KFPs. | • Strategies should include marketing and outreach to places where women congregate as well as men (schools, kindergartens, and groceries)  
• Projects should use willingness to engage in GE strategies as criteria for partnerships. If partners do not have an interest in promoting women’s economic empowerment, the project will not meet its targets or have the desired impact. |
| KFPs without a WEE or GE-specific mission and intentional structure required tailored capacity strengthening and ongoing monitoring, coaching, and support to reach their gender-related KPIs | • KFP grants should support each organization to have a GESI focal person who contributes to increasing GESI awareness and consideration in organizational policies and practices as well as building a base of women and clients from marginalized identities. However, all staff, especially organizational leadership, must also champion and model GESI in their respective roles.  
• KFPs should be sensitized to gender-inclusive training and activities. For example, sending invites addressed to couples and providing childcare to ensure both parents can attend. Digital trainings with online and offline capabilities can also address this issue by making them available during times when women may face greater time constraints. |
<p>| SMFs continue to need support in understanding the risks and opportunities associated with business registration and formalization. This includes the types of registrations. | To encourage women’s access and use of resources, registered family farms should be registered as businesses in the names of both adults to ensure that assets purchased and registered by the business will be in women’s and men’s names. |</p>
<table>
<thead>
<tr>
<th><strong>Key Finding</strong></th>
<th><strong>Recommendations</strong></th>
</tr>
</thead>
</table>
| **SMFs can greatly benefit from grants but having business registration criteria can limit the numbers of eligible women-run businesses.** | • A financial model which allows businesses without registration or VAT to receive grants would open up more possibilities for women-owned agribusinesses to receive support.  
• Group grants and small grants should be started earlier to show benefits in sales due to formal registration. Each grantee should be supported to develop a business plan. |
| **The project found that providing support to traders rather than larger agribusinesses was more effective as traders have more experience working directly with, and have established communication networks with SMFs (including women owned SMFs) at product aggregation.** | Inclusive MSD projects should consider engaging women in groups rather than individually which helps them to reach the volumes required to work with many private sector actors, including aggregators and traders. |
| **The project found that FSPs in Ukraine are generally gender-blind, and struggled to identify banks that were interested in expanding their reach to more women clients. They require technical assistance to apply a gender lens to their policies, practices, and operations in order to reach women, particularly in agriculture. This applies to those with a loan guarantee fund as well as a standard contractual agreement.** | The financial services component of a project should be fully integrated into other project activities. Due diligence should be done with potential FSPs to gauge their appetite for gender-sensitive financing (including outreach and product development) and contracts should include targets for reaching women. |
| **The project found one of the main drivers of a lack of inclusion in the horticulture market system in Ukraine was a lack of collaboration among private, and civil society actors with public sector actors in identifying and addressing the unique needs of different sub-populations, including rural women SHFs and SMFs.** | Inclusive MSD programming should consider the relevance and importance of public sector engagement which can be important for the success of an inclusive MSD approach particularly when activities, such as those focused on social norms change, require public support or funding to be sustainable after the project closes. Facilitating inclusive linkages between private, public, and civil society actors can help shift gendered and market barriers and support governments to generate more inclusive sectoral development and promotion. |
| **Smaller, informal businesses find it more difficult to link with aggregators and traders who require larger quantities. This disproportionately impacts women who are often generating much smaller volumes of produce.** | Formation and strengthening of marketing groups with a focus on gender equality in membership and leadership can provide opportunities for women SHFs and SMFs who are historically underrepresented and underserved in aggregation models. |
Works Cited


Offices in Canada, the United States and around the world. Visit our website for a complete list.

1-800-665-7026

www.meda.org
meda@meda.org
595 Parkside Drive, Suite 2
Waterloo, ON Canada
N2L 0C7

Creating business solutions to poverty