Gender Equality
Smart Innovation
Grant

A case study on a grant mechanism designed for Ukrainian horticulture entrepreneurs to adopt time-saving technology

MAY 2020
Acknowledgments

Authors: Clara Yoon, Sara Seavey, Alexandra Harmash

Editing and Review: Nick Ramsing, Jennifer Denomy

Photography: UHBDP Team

Design: Wendy Helgerman, Dalilah Jesus

Special thanks to the Government of Canada, which provided funding for the UHBDP project.

Thanks also to UHBDP Key Facilitating Partners – NGOs: Ukrainian Women’s Farmers Councils, ORACS, Laska, Zemlia Tavrii, Agro-Tavria – and MEDA’s generous private supporters.

The Gender Equality Smart Innovation Grant (GESIG) is a small grants program within MEDA’s Ukraine Horticulture Business Development Project (UHBDP).
# Table of Contents

- **Acknowledgments** ................................................................. ii
- **Abstract** .................................................................................. 1
- **Introduction and Context** ....................................................... 2
  - Socioeconomic Overview .......................................................... 3
- **PART ONE: GESIG Program Design and Overall Process** ...... 4
  - Responsive Programming ......................................................... 4
  - Summary of Design Concepts .................................................. 4
  - Hypothesis Testing .................................................................... 5
  - Implementation Stages .............................................................. 6
- **PART TWO: Synthesis of Research Results from GESIG Cohort One** ........................................................................ 8
  - Methodology Research ............................................................ 8
  - Thematic Analysis to Identify Patterned Themes ....................... 9
  - Results and Discussion ............................................................ 11
  - Theme 1: Business Results and Impacts ................................. 13
  - Theme 2: Psycho-Social (Social, Gender and Cultural Norms) Results and Impact .................................................. 18
- **PART THREE: Lessons Learned and Recommendations** ........ 21
- **Client Stories** ........................................................................ 24
  - Andrei & Iryna ........................................................................ 24
  - Tatiana & Victoria .................................................................. 25
- **Appendix: Research Guide** ..................................................... 26
- **Endnotes** .................................................................................. 31
Abstract

MEDA’s Ukraine Horticulture Business Development Project (UHBDP), is a seven-year initiative to improve the horticultural market system for small farmers and entrepreneurs in southern Ukraine. The project is funded by Global Affairs Canada. The Gender Equality Smart Innovation Grant (GESIG) is a grant mechanism which set out to test whether working conditions and opportunities for women as suppliers, seasonal workers, or business owners could be improved with the use of technology and equipment. The project has held two rounds of funding to date targeting women’s small businesses and businesses that engage women as suppliers or workers.

This case study contains two parts: (1) summary of the GESIG program design and overall process; and (2) synthesis of research results and findings based on interviews with the first eight awarded entrepreneurs in August 2019. The following core research question guided the interviews and formed the basis of this case study:

Is the GESIG an effective mechanism to encourage the adoption of time-saving technology for improved mechanization, efficiency, or the ability to increase volumes and engage in value addition among UHBDP clients?

This case study primarily utilizes qualitative research methodologies, including semi-structured interviews with UHBDP clients and thematic analysis to identify patterned meaning and themes across the interview dataset. Two key themes emerged around impacts on business results and psycho-social domains and norms. In addition, several sub-themes emerged including innovation, access to finance challenges, and aggregation models. The interviews also validated the online business course and online application process as an appropriate method of delivery of the grants program for UHBDP clients.

The conclusion shares lessons and recommendations from the GESIG experience for ongoing UHBDP implementation and related programs supporting small agribusinesses and entrepreneurs facing business challenges such as technology gaps, limited financing options, high per unit costs etc. Finally, the authors recommend a client-centric approach can enable programs like UHBDP to leverage client data to understand needs and pain points, and to design and test initiatives such as the GESIG to support growing entrepreneurs and catalyze business growth with mechanization for increased volumes and sales providing added value.
Introduction and Context

Ukraine Horticulture Business Development Project (UHBDP) aims to develop the horticulture sector that will result in increased incomes for 44,000 small farmers and horticulture small and medium-sized enterprises (SMEs) in four geographical regions: Odesa, Mykolaiv, Kherson and Zaporizhia.

The project is made possible with the generous support of Global Affairs Canada and is implemented by Mennonite Economic Development Associates (MEDA) with a total budget of CAD $19 Million. With support from five Key Facilitating Partners (KFPs) – ORACS, Laska, Zemila Tavrii, Agro-Tavria, UWFC – UHBDP works with smallholder farmers and SMEs to improve their production methods, post-harvest handling capabilities, market linkages, firm capabilities, sectoral drivers (e.g.: information systems, services to agri-businesses), and access to financial resources.
Socioeconomic Overview

As of 2019, Ukraine is ranked 59 out of 153 countries in the Global Gender Gap Index\(^1\), increasing in political empowerment, but decreasing in economic participation from the previous year.\(^2\) Persistent gender inequality and discrimination in economic opportunities has limited women’s access to employment and income, exacerbated gender gaps in employment and promotion, and led to horizontal and vertical occupational gender segregation (or more accurately - occupational segregation by sex) in the labour market.\(^3\) UN Women Ukraine reports that the continued conflict in Eastern Ukraine has only reinforced gender stereotypes that emphasize men as protectors and heroes and women as caring supporters.\(^4\) The 2017 CEDAW report for Ukraine points out that patriarchal attitudes and discriminatory stereotypes concerning the roles and responsibilities of women and men in the family are persistent, impacting women’s other domains of public and private life.\(^5\)

Despite laws protecting women from discrimination in employment under the Law on Ensuring Equal Rights and Opportunities of Women and Men and the Labour Code,\(^6\) women face other forms of legal work-related discrimination, such as restrictions around tasks they can perform relative to men, and inability to work in the same industries as men, or work the same night hours as men, which impacts women’s ability to work at night. Gender discrimination is widespread, as patriarchal and traditional gender norms are also reinforced by media and school curriculums.\(^7\)

In the realm of agriculture, while husbands and wives typically contribute to farming activities together and share in decision-making, USAID’s Agriculture and Rural Development Support program’s midterm evaluation found that women tend to lack the confidence, capacity and experience to fully co-manage their farms with their husbands. This means women are largely excluded from the benefits of efficiency and improved quality that come with mechanization, and from reaching their full potential as agricultural entrepreneurs. At the project level, UHBDP women clients have reported limited control over assets and productive resources. Only one third of women clients use mechanized equipment on their farms and are more likely to use manual labour which contributes to the time poverty that is already their reality.
PART ONE: GESIG Program Design and Overall Process

Responsive Programming

In 2018, UHBDP launched the Gender Equality Smart Innovation Grant (GESIG) program 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 smallholder producers and SMEs: an eVoucher program for certain technologies and inputs, and a matching grants program for green technologies and larger SMEs that demonstrated opportunities to aggregate supply from smallholder farmers.

UHBDP closely analyzes the needs of both women and men rural farmers (44.6% of UHBDP registered clients are women and 55.4% are men) in the four target regions. The project, which was designed as a gender integrated project, has a number of interventions that are targeting women producers exclusively to improve their capacity development (leadership, decision-making, communication, and business skills) and market linkages.

Summary of Design Concepts

The design of GESIG integrated the needs of UHBDP clients, specifically women smallholder farmers and SMEs, in accessing mechanization and technology. Insight from the initial gender analysis in 2014 and subsequent gender assessments in 2015, 2017, and 2019 informed the design of the GESIG mechanism, where women clients shared that they did not have capital, lacked trust in financial service providers, and lacked access to financial services.

As a competitive small grants program, the GESIG is a mechanism to reach targeted clients including women entrepreneurs, family small businesses, or male-led businesses, to purchase technology or equipment for mechanization or optimization to improve the business efficiency or reach new markets. Awarded entrepreneurs’ feedback validated that a small grants program was the best mechanism to achieve the objective of acquiring and testing new technology in their businesses while minimizing the risk and financial burden. This mechanism did not require a match contribution requirement, as the grant award ceiling was USD $10,000.

Figure 1: Blue flags represent GESIG1 Entrepreneurs and GESIG 2 Entrepreneurs are represented in Yellow diamond.
Funding decisions for the first round of the GESIG concluded in spring and summer 2019. The project received 56 applications, with eight finalists awarded with funding. For the second round of the GESIG, the project received 57 applications. As of August-December 2019, the project awarded 6 entrepreneurs (see figure 1) with the small grant.

Hypothesis Testing

Early on while testing the GESIG model, the team identified two hypotheses, which guided the learning goals and helped us understand whether the design and implementation the grants program aligned with clients’ needs.

The first hypothesis was “if online training and content is taken up by SMFs/SMEs, then delivering knowledge and skills through proven online methods can be further scaled beyond face to face trainings.” This was inspired from a 2017 gender assessment of rural women clients as noted in the infographic (see figure 2). The assessment revealed the majority of women clients had computers in their homes (82%) and used them on a regular basis (72%), but rarely (3%) used them to improve their knowledge of agribusiness. Therefore, the first hypothesis test sought to answer: Can we test whether UHBDP clients will change their behaviour by using ICT and the internet as a way to acquire new knowledge and improve business management and planning skills?

The second hypothesis focused on whether an online business course could be an appropriate tool to support entrepreneurs (1) to describe their business model, (2) to identify how to improve their business model, and (3) identify the resources (type and cost) to improve their business model. The online course is based on the Business Model Canvas: nine business model building blocks, with the goal of shifting the mindset of SMF and SME to be more market-oriented. Participation in the online business course was a pre-requisite to apply for the grant. We used three metrics to measure the success of the GESIG online course:

1. the number of people who signed up for an online course,
2. the number of people who completed the course, and
3. the number of people, who provided feedback that they would apply for the GESIG program.

By the end of the online business course, an average of 90 people completed the course; a total of 907 views of the nine videos; 81% of course participants completed the online course, and 56 people, who ultimately applied for the first round of GESIG. These numbers surpassed the target numbers set for this initiative – there was expected 50% of course participants will complete the online course.
Implementation Stages

The three key objectives and stages of the GESIG grant program are summarized below and also depicted in figure 3:

- Educate SMFs/SMEs on practices of agri-business planning and management through the online business planning and management skills course;
- Support SMFs/SMEs to identify weaknesses in their business model including gaps in use of agri-technologies through the online application process; and
- Enable SMFs/SMEs to solve the identified problems and find opportunities in a business environment through the grant award. The award enables GESIG entrepreneurs to identify and procure improved technologies or equipment for the business that they identified in the course and application.

**Figure 3: GESIG process – three key stages**
Pre-online course – business essay:
A pre-requisite to the online course and grant application required interested clients to complete a two-page essay on their vision for the business and its influence on the community. The essay included information on the entrepreneur, their commodities or services, current business activities, and the role of business in their community. The essay provided a snapshot of the client’s business vision and whether the applicant required more information about the Online Business Canvas Course (OBCC).

Online business course:
UHBDP designed the online business course to walk applicants through each section of the business model canvas. The grant application form reflected the course modules and topics, allowing applicants to reflect on and use the course content throughout their application. The table at right illustrates the nine topics that formed the business course. The nine business course videos are on YouTube.

Online grant application and evaluation process:
Following the online course, the project invited participating SMEs and SMFs to apply for the grant using an online application form. After the application window closed, a gender-balanced evaluation committee reviewed and evaluated the applications. The UHBDP team in Ukraine first reviewed and shortlisted the recommended applications for the MEDA HQ technical advisors to evaluate. Successful applicants were notified by email and phone of the award decision. Due diligence was conducted using Viber, a voice over IP and instant messaging cross-platform, to ensure efficient communication with all eight successful entrepreneurs. UHBDP also worked with the awarded entrepreneurs to establish their business performance measurement system to track the results and demonstrate the business case for investment in Ukrainian horticulture markets. Unsuccessful applicants were notified by email and were provided with feedback on their application, so that they can continue to improve upon their business model.

After awarding the grants, the team conducted field research and interviews with GESIG entrepreneurs in August 2019 to document each initiative’s progress and understand the impact of the grant.
PART TWO: Synthesis of Research Results from GESIG Cohort One

Methodology Research

The primary research method involved eight semi-structured interviews with entrepreneurs from the first round of GESIG funding (first cohort). We asked the entrepreneurs a set of open-ended questions. If the technology or equipment was purchased and on the premises, we also conducted contextual interviews, where participants showed us how they would use the technology in their business operations, and where it was stored to gain further insight on the potential impact and effects on workers or on the business.

In addition to the core research question “Is the GESIG an effective mechanism to encourage the adoption of time-saving technology for improved mechanization, efficiency or ability to increase volumes?” the following sub-research questions guided the interviews to uncover client experiences and perspectives towards technology and the GESIG grant:

- **Relevance** – Is the GESIG grant mechanism relevant to the entrepreneur’s identified needs?

- **Effectiveness** – What evidence is there to demonstrate that the technologies purchased, helped GESIG entrepreneurs to actualize their goals and aspirations’? How?

- **Efficiency & Agency** – How does the grant support awarded entrepreneurs to save time or improve decision-making in the business?

- **Impact** – Do the technologies acquired from the grant help improve existing business operations or help reach new markets? Are entrepreneurs seeing improved efficiency and/or increased volumes?

- **Sustainability** – Has women’s status in the household and/or community grown to a point where the intervention is no longer needed? How does the grant capital catalyze further sustainable sources of funding (generated by the entrepreneur) or external financiers?
Thematic Analysis to Identify Patterned Themes

Upon completing the interviews, the team transcribed the audio recordings. Using a thematic analysis approach the team identified patterned meaning and themes across the interview dataset. While initial themes existed before this exercise, the clustering, coding and theme development process refined the results (further discussed in the next section). This diagram outlines the phases of the thematic analysis process:

1. Familiarization
2. Generate Initial Codes
3. Search for Themes
4. Review Themes
5. Define & Name Themes

1. Familiarization: the team read through, highlighted and extracted key insights from each printed interview transcript (8 total)
2. Generate initial codes: after reading and highlighting the transcripts, the team began to generate initial codes such as ‘time and labor saving’ or ‘new products or markets’ or ‘trust’ from the interview data by grouping key comments of words into clusters.

3. Search for themes: at this point in the process, the team searched for themes by scanning the highlighted content (best done on physical paper than digitally).
4. Review themes: at this stage the team identified several themes including business results and impact, innovation, access to finance, psycho-social domains, aggregation and interdependence

5. Define and name themes: it became clear that two key themes cut across the interview data (1) business results and impact; and (2) psycho-social domains and norms – these two themes became the focus for this case study.

Results and Discussion

The thematic analysis exercise resulted in two key themes relevant to understanding the impact and effectiveness of this grant mechanism to support growing entrepreneurs. The following diagram summarizes the key qualitative insights generated from the interviews and the thematic analysis:

- Two key clustered themes: **business results and impact**, and **psycho-social domains/norms impact**.

- Sub-themes: mental models (innovation/decision-making), access to finance and aggregation models emerged as sub-themes.

- Common findings and insights for the key themes and sub-themes are also represented in the diagram/map.

- Similarly, the GESIG team noted a number of interesting insights and findings related to psycho-social impact around trust, decision-making and division of labour, which is related to changing social and gender norms.
Introduction / Context

Part One: GESIG Program

Part Two: Synthesis Of Research Results

Part Three: Lessons Learned and Recommendations

Agri-Entrepreneur Insights

Finance
- ‘finance my own growth’
- loan & bank conditions (expensive)
- banking landscape
- payments

Aggregation
- coordinate increased volumes
- state/gov’t programs
- interdependency
- use ICT to communication
- affects growth & ability to scale
- business strategy / expansion

Social Norms
- mistrust
- trust
- community perception & recognition
- division of labor
- decision-making
- gendered roles vs partnership between husband & wife

Business Impacts
- new products and markets
- workforce impact
- time and labor savings
- business decision-making and prioritization
- way of thinking

Mental Models
- research & information
- testing & experimentation
- future plans & vision

Introduction / Context

Part One: GESIG Program

Part Two: Synthesis Of Research Results

Part Three: Lessons Learned and Recommendations

Agri-Entrepreneur Insights

Finance
- ‘finance my own growth’
- loan & bank conditions (expensive)
- banking landscape
- payments

Aggregation
- coordinate increased volumes
- state/gov’t programs
- interdependency
- use ICT to communication
- affects growth & ability to scale
- business strategy / expansion

Social Norms
- mistrust
- trust
- community perception & recognition
- division of labor
- decision-making
- gendered roles vs partnership between husband & wife

Business Impacts
- new products and markets
- workforce impact
- time and labor savings
- business decision-making and prioritization
- way of thinking

Mental Models
- research & information
- testing & experimentation
- future plans & vision
Theme 1: Business Results and Impacts

The interviews revealed key business benefits through introducing new and improved equipment into business operations. Within the GESIG phase 1 portfolio, the entrepreneurs acquired one of the following equipment or technologies with the support of the grant: cultivation equipment, chilling chamber technology, post-harvest handling equipment, or processing equipment.

The benefits described below, improve business models and help entrepreneurs accumulate necessary volumes to engage SMFs into aggregation, which will result in new value-added products and ability to reach new markets (export, super markets, traders, and public sector such as schools, kindergartens, hospitals) that will ultimately increase their income and revenue.

### Business impact Summary Example

<table>
<thead>
<tr>
<th>Business impact</th>
<th>Summary</th>
<th>Example</th>
</tr>
</thead>
</table>
| **Time and labour savings** (improved price per unit cost) | Mechanization has an inherent benefit to reducing time spent on required and repetitive activities; especially when manual labour is required. By reducing the amount of time spent a particular process or activity, this improves the price per unit cost, and therefore overall impacts an increased margin for the business. | 1. The planter which plants garlic bulbs in straight rows vs. manual planting  
2. An industrial washer for berries vs. hand washing |
| **Improvement in work conditions and job creation** | Modern technology and equipment have potential to create better working conditions or establish a new type of job/position, especially to employ rural populations. The acquired technology enables entrepreneurs to invest further funds in creating new workplaces, as they can produce the volumes and product quality to export, which are required to meet international standards. | 1. Decrease noise (honey)  
2. Automated vegetable cutter reduces manual chopping and minimizes risk of workplace hazard  
3. Industrial washer enables workers to efficiently wash berries |

Summary of GESIG Cohort 1 Entrepreneurs:

- **One** selected equipment for cultivation to address the high cost of production and therefore decrease the cost of production.
- **Two** selected chilling chamber technology to address adding value through aggregated volumes or sales period extension and would therefore address the issue of low margins due to low volume or sales at peak season.
- **One** selected post-harvest equipment to improve the quality of their product.
- **Four** selected processing equipment to add value to their product(s).
### Reducing post-harvest loss

Storage solutions result in an extended sales period for goods, along with increased volume (aggregation from small and medium farmers within the community), and increased revenue and income for all involved.

> “without proper storage, we would just throw away the strawberries. Now that we have storage, a lot of other strawberry growers come here to store their goods.”

### Improved product quality

Mechanization proves to not only save time and labour, but also improves the overall quality and uniformity of products.

> “It’s absolutely different quality when you wash by hand compared to washing mechanically. When some investors come and see the equipment, they already trust you; it’s a perspective change and saves a lot of time.”

Another GESIG entrepreneur shared, “Before never thought we could expand… and due to grant program and now we can expand and launch partnership with big supermarket.”

### 1. Mental Model Shifts: Market Orientation and Business Decision-making

In addition to enabling awarded entrepreneurs to acquire appropriate technologies or equipment for their businesses, the GESIG grant program contributed to mental model shifts. By introducing different methods and tools for running a small business grant competition such as an online business course paired with the online application form, supported participating entrepreneurs to experience a mental model shift as it relates to thinking and understanding their business model, how business decisions are made through research and networking, and how innovation is approached and pursued. A few examples of these shifts include:

- Use business concepts from online course to complete grant application form and into business operations
- Understand benefits of registering and formalizing one’s business compared to remaining informal
- Conduct risk analysis on different technology/equipment options
• Conduct research using the Internet or speaking with peers or experts to inform decision-making on which technology to purchase
• Test and experiment with new ideas and technologies for business growth

When asked “what [are] important things that help[ed] you pick out the technology/equipment?” the following common factors appear to drive decision-making in the analysis:

• Be knowledgeable about available options in the market with a priority toward mechanization and efficient business processes
• Compare key features including price, quality, manufacture’s location, time to acquire, and maintenance requirements
• Visit other businesses using similar equipment to see how it works and the value it generates
• Calculate cost implications of desired equipment (Will my labor costs decrease? Can I generate more volumes than before? Does my current cashflow allow for this additional investment?)
• Speak with peers, neighbours or experts to validate decisions

Interviewed GESIG entrepreneurs noted how being involved in UHBDP and this grant initiative encouraged new ideas and helped establish business plans for future growth and expansion by either purchasing more equipment or aspiring to export and enter new markets.

2. Finance Challenges and Opportunities

**Formal banking sector lends to known commodities like grain or sunflower, not unknown sub-sectors like horticulture.** The formal financial sector and ecosystem in Ukraine traditionally recognizes and provides credit for big agriculture and main commodities such as grain or sunflower. When it comes to horticulture and smaller enterprises looking to grow and scale, financing options are quite limited. Interviewed entrepreneurs repeatedly shared sentiments around the lack of trust (and discomfort too) working with banks and as loan requirements and interest rates are high. Overall, the credit terms available are expensive and not appropriate for agri-entrepreneur’s needs.

With this understanding of the banking landscape, out of necessity, entrepreneurs in horticulture exercise financial independence. For example, a husband and wife shared “for now, we can manage everything with our own funds. If we have rapid growth and need to scale and expand everything, then maybe we can start thinking about credit.” Another shared similarly, “Unfortunately in Ukraine there isn’t enough investments compared to countries like Moldova. For those who do business in Ukraine, you should use your own savings and profits to invest and provide innovations. This is the present situation.”
Alternative finance and business grant competitions fill a finance gap and support entrepreneurs for investment-readiness. The GESIG grant capital (up to $10,000) combined with other UHBDP services (information, events, linkages) catalysed innovation among the awarded entrepreneurs for new improved business models, approaches, technologies, and behavioural insights. The grant also de-risks the investment in acquiring and using an unknown technology or equipment. One client shared, “due to the project events and information, I continue my development and see new opportunities to continue my work. The project provides a lot of contacts, and how to trade online.”

UHBDP also demonstrates to its clients the importance of business registration, a key pre-requisite for any business eventually seeking finance for business growth and scale. Several entrepreneurs expressed seeing the potential benefits of registration and formalization of their businesses process, which signaled their willingness to change and engage with banks.

“This year, we noticed some different approaches by the banks in how they work with farmers. Previously, it was impossible to speak with bank managers if you didn’t grow grain or sunflower – they only understood investments in tractors for example. They didn’t understand fruits and other equipment related to non-grain or non-sunflower related production. This year, the situation changed a lot.”

Promotion and uptake of state funding programs for agriculture. UHBDP also promoted and disseminated information to GESIG entrepreneurs and UHBDP clients about state funding programs. When asked about such programs, the responses are mixed: some had success, some did not due to bureaucracy and hearing conflicting information
about the application process and requirements. For example, one entrepreneur applied and received UAH 400,000 (USD 17,000) at 0% interest for a five-year term; another entrepreneur didn’t have the same luck “we applied for a fund that was supposed to help farmers and did not get anything. It’s a 5-year credit for farmers but there is a lot of bureaucracy and difficult paperwork. This year we tried again and was difficult to collaborate with one person from there.” Fortunately, this farmer who initially did not have success, recently received UAH 400,000 at 0% interest.

The UHBDP team will continue to work on building awareness about the state funding programs and how to apply for this financing, especially as the new government has modified the old program. The GESIG grant program enables the project to continually learn more about the roll out of the modified program and update its brochure to ensure that all eligible clients know about this opportunity to access 0% interest financing, especially for women-farmers and women-led SMEs.
Theme 2: Psycho-Social (Social, Gender and Cultural Norms) Results and Impact

As access to finance and financial services in Ukraine is a general constraint facing both women and men, the project team decided that a small grants program should focus on gender equality, instead of just women’s needs. Additionally, existing client data revealed that many female clients worked with their husbands and children, therefore we wanted to ensure that the design and implementation of the grant program was inclusive.

The main objective of the GESIG program is to increase women’s access to equipment and technology for mechanization in business operations and influence over business decisions; but it also strives to improve gender equality 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 can employees, improve business efficiency or extend their market outreach. Entrepreneurs awarded the GESIG grant are 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.

Client insight on social and gender norms. To understand the sustainability and potential impact of the GESIG grant on social and gender norms, the following question was asked during the interviews: “As this is a ‘Gender Equality Smart Innovation Grant’ – what does equality between men and women mean to you?” This provoked varied responses around perceptions and experiences with gender equality. There are four archetype businesses in the interview sample. Although the responses are nuanced based on personal experience and social and cultural norms, we discovered the following overall insights:
<table>
<thead>
<tr>
<th>Archetype</th>
<th>Summary</th>
<th>Qualitative Insight/Quote</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equal business partnership between husband and wife</td>
<td>Four businesses are operated by husband and wife together in the following goods: garlic, berries, apple chips, and grapes. In most interviews/cases, gendered division of labour is evident (men typically deal and negotiate with customers and handle the technology while women handle documents, filing and sometimes the budget). A repeated theme around partnership arose in the responses. Although the husband and wife may have different roles, they view each other as equal partners in the business.</td>
<td>“We can’t do everything at the same time for the family business. We divide our jobs based on what we’re good at. For me (wife), I work on the documents, filing and official things; my husband organizes the work, does negotiations, and manages the business processes.”</td>
</tr>
<tr>
<td>Four (4) businesses in the GESIG round 1 portfolio</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family business primarily operated by husband.</td>
<td>Two businesses are primarily managed by the husband. One business produces honey, while the other business aggregates berries. Both respondents shared similar perceptions around gender equality – suggesting that the husband/man’s role is to earn money while the wife/woman’s role is to feed the family.</td>
<td>“I’m surrounded by people that share the same philosophy to life. According to it, men is kind of the creator and woman supports him and she saves the family/protects the family. She cooks the meal for her man and this meal is something special because it gives special energy.”</td>
</tr>
<tr>
<td>Two (2) businesses in the GESIG round 1 portfolio</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Larger-scale horticultural operation</td>
<td>One large-scale family business is expanding to produce apple juice, but their core business is producing and aggregating cherries, apples, and other fruits. What makes their business unique is the strong social mission to create impact in their community, especially through job creation for women. Everyone in the family seems to have a role and contribution to the business – guided by their mission to make an impact on their community.</td>
<td>A male member of the family business shared, “Equality between men and women in business means that the women involved earn the same and they have the opportunity to be independent, make decisions and gain financial independence that impacts her self-confidence.”</td>
</tr>
<tr>
<td>One (1) business in the GESIG round 1 portfolio</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vegetable processing business operated by mother and daughter</td>
<td>One business is operated by a mother and daughter. Both shared inter-generational experiences and challenges with gender and social norms which included personal experiences with gender bias and discrimination in business and in the community. Community members perceived the daughter of the business as too young, not married and a woman, undervaluing her experience and education as an agronomist.</td>
<td>“Seven years ago, I ran for head of the rural council, but many people did not vote for me because at that time I was not married although I had higher education and was leading a farm operation.” Both daughter and mother agreed on the same definition of what gender equality means: “Equality in business means the same conditions where men and women can work in comfortable conditions and get the same results.”</td>
</tr>
</tbody>
</table>

**Trust implicates business and relationships.** Another key observation the research revealed in all eight interviews is related to trust. The team repeatedly heard issues and challenges related to trust regarding the grant program announcement (is this real? Is it a scam?); the banking/financial sector; and overall when they first heard about UHBDP (there is no such thing as outside help in Ukraine). Trust remains a critical issue that constrains business development in Ukraine. Trust has a profound impact on business transactions, relationships and cooperative/farmer group dynamics and building trust requires significant shifts in social and cultural norm.
PART THREE: Lessons Learned and Recommendations

This case study concludes with key take-aways and recommendations that emerged from the GESIG implementation process and interviews conducted with entrepreneurs from the first round of funding.

1. **The first takeaway are the types of businesses and diverse entrepreneurs awarded with the GESIG grant.** In designing the GESIG intervention, the project did not anticipate working with businesses that engaged in aggregation. In assessing the eight businesses awarded a grant, there are five aggregators, which is a majority of the portfolio. Within the project itself, it has been challenging to encourage aggregation from SMFs and SMEs. Therefore, it was not expected to be engaged with this number of aggregators in the GESIG portfolio and to gain so much insight into their business model.

2. **The second learning was around the positive response and feedback about the GESIG online application process and online business course videos.** To facilitate the business training and application using online channels was in it of itself a hypothesis test. Leveraging the project’s innovative and data-driven strategies, the overall response from clients was positive – even for clients who are not as technologically or computer savvy. The women entrepreneurs who are young mothers especially appreciated the ability to watch the recorded webinars on their own time (flexibility/accessibility) and revisited the videos/content while completing their GESIG applications. We also received good user feedback and recommendation on how to adapt and improve the application tool, such as save progress, view all questions in advance, and to receive copy of the full application after submitting, which the GESIG team hopes to implement in future GESIG and online interventions.

3. **Third, adoption of new mindsets, technologies and approaches to horticulture business driven by combination of project capacity building and business support, grant funding and entrepreneurial spirit of the awarded clients.** Although the first cohort of GESIG-funded entrepreneurs demonstrate nuanced challenges and attitudes towards business, gender equality and technology adoption – they stood out among over fifty applications because of the potential to demonstrate growth and impact in their respective businesses through mechanization, to improve conditions for seasonal or regular workers, and to reach new markets with existing or new products. Although the GESIG is primarily a grant mechanism, the design included innovative elements such as combining an online business course with the online grant application to instil among participants new ways of researching and gathering information through the Internet or consulting with experts or peers for business development purposes.

4. **Fourth, utilizing and experimenting with qualitative research methods such as semi-structured interviews and thematic analysis uncovers client insights that otherwise may not be revealed from strictly using quantitative methods.** This research exercise enabled the project to uncover client insights and experiences through the individual interviews paired with analysing the
interview datasets to discover key themes on business results and impact and psycho-social norms. Such discovery of client experiences with the GESIG program requires an analytical framework to sift through interview data and appropriate tools to make sense of the data. This case study demonstrates the value qualitative research can bring to understanding impact and appropriateness of initiatives like the GESIG.

The final learning and recommendation relate to the critical role of continuous data, especially gender combined with business data, to better understand client needs, aspirations, and drivers of behaviour and decision-making. This can be done through assessments but also close monitoring and evaluation of pilots, like the GESIG. Every piece of data collected from the quantitative KPI data from each GESIG entrepreneur to the qualitative data from evaluation of the grant, helped UHBDP to better know our clients and to test out programming. Through the GESIG grant program, UHBDP as a project has been able to take that user data or client-centric information to understand the profiles our clients, cluster the information to better design our work and meet their needs. Below is a summary and example of how by clustering the interview data, revealed three different personas it relates to gender/social norms, technology adaptation, innovation and testing, and expected business results. The next page shows a visualization of each entrepreneur plotted on a series of continuum that demonstrated different characteristics we analyzed in this case study.

**Persona 1:** operates business with an equal partner; more advanced technology user/adopter; values information and seeks new knowledge from the Internet/experts and UHBDP offerings; appreciates flexibility of GESIG online business course and grant application

**Persona 2:** operates business in partnership with spouse, but role/tasks are gendered (in charge of documents, accounting etc.); new adopter of technology; uses the internet and speaks with experts for information on technology options; expects acquired equipment to improve product quality and to reach new markets with existing and new products.

**Persona 3:** uses technology in the business; values information and seeks new knowledge from the Internet/experts and UHBDP offerings; expects purchased equipment will improve productivity and quality of current projects; online grant application and business course was new for this user.
GESIG Spectrums / Continuum

1. Gender/social norms
   Traditional gender roles
   Equal partnership

2. Technology adoption
   New adopter/user
   Advanced adopter/user

3. Expected results/impact of technology (3)
   Improved productivity
   Better work conditions/new jobs
   New products/markets
   Increased income

4. Innovation/testing
   Leverage internet for information
   Rely on UHBDP knowledge/information/events
   Experiment on my own

5. Response to GESIG (process/application)
   Online app was new/difficult
   Online app/videos were flexible (good)

6. Financial Services
   Distrust bank – use own funds
   Trying to work with banks/get funding (more open)

---

**Introduction / Context**

**Part One:** GESIG Program

**Part Two:** Synthesis Of Research Results

**Part Three:** Lessons Learned and Recommendations

---

**GESIG ONLINE COURSE/APPLICATION**

**EXPECTED BUSINESS RESULTS**

**TECHNOLOGY ADOPTION**

**GENDER/SOCIAL NORMS**

1. Igor (M) Berries
2. Oleg (M) Fruits/berries
3. Sergii (M) Fruit trees
4. Tatiana (F) Grapes
5. Iryna (F) Garlic
6. Tetiana (F) Apple chips
7. Victoria (F) Cabbage
8. Petrushev (M) Honey

---

Equality / partnership
Advanced tech user
UHBDP for knowledge, events, information
New products and markets
Liked flexibility of videos and the overall process
New/difficult to use at first
Improved productivity or quality (current products)
Use internet and experts for information
Leverage internet for information
Rely on UHBDP knowledge/information/events
Experiment on my own
Response to GESIG (process/application)
Online app was new/difficult
Online app/videos were flexible (good)
Financial Services
Distrust bank – use own funds
Trying to work with banks/get funding (more open)

---

**GESIG Spectrums / Continuum**

1. Gender/social norms
   Traditional gender roles
   Equal partnership

2. Technology adoption
   New adopter/user
   Advanced adopter/user

3. Expected results/impact of technology (3)
   Improved productivity
   Better work conditions/new jobs
   New products/markets
   Increased income

4. Innovation/testing
   Leverage internet for information
   Rely on UHBDP knowledge/information/events
   Experiment on my own

5. Response to GESIG (process/application)
   Online app was new/difficult
   Online app/videos were flexible (good)

6. Financial Services
   Distrust bank – use own funds
   Trying to work with banks/get funding (more open)
Client Stories

Andrei & Iryna

Andrei and Iryna own and operate a family farm in Zaporizhia. They started the business in 2015, primarily growing garlic and sweet corn. Andrei shifted from banking to agriculture due to the conflict in eastern Ukraine, where his salary was significantly impacted – he looked for alternative options to support his family. When they started, garlic prices were high. Using the internet for growing know-how and which inputs to use, they started growing garlic on 0.10 hectares of land.

In 2017, Andrei learned about UHBDP and started attending events and seminars. He started meeting new people, learning new information, and began to expand his vision for the business, including formally registering the farm as an LLC.

When the GESIG was announced, Iryna took the online business course and applied for the grant. She watched the online business course videos and completed the application during the evenings while her daughter slept. She preferred the online approach than paper and offline trainings because it was flexible, and she could revisit the material while completing the application.

The grant enabled Iryna and Andrei to purchase equipment to address time and labour challenges, especially for planting, weeding and trimming. Prior to this, all the work was manual. After acquiring the three pieces of equipment (planter, cultivator, and trimmer), they anticipate improving overall efficiency and expect a decrease in their unit costs. For example, planting garlic manually required 50-60 hours of labour; with the newly acquired planter they expect reducing this to 10 hours, reducing the time to plant by about 80%. In addition to direct business benefits, their community is learning and seeing the potential impacts of mechanization on manual agricultural activities.
Tatiana & Victoria

Tatiana has 20 years of experience in pickling and processing vegetables. Her daughter, Victoria graduated from an agricultural university and works with her mother in the family business. Their complementary skills, Victoria as an agronomist and Tatiana’s specialization in processing, enables them to experiment, innovate and find niche markets for their products. The GESIG grant program was the first of its kind they participated in. They never thought they could be winners, but they applied for a vegetable cutter anyway to see if their idea would have a chance for funding.

The vegetable cutter will mechanize their processing operations and impact the business in the following areas:

- increase volumes of processed cabbage by 5x;
- improve efficiency and working conditions, enabling women to process and use the machinery;
- reduce price per unit cost by saving time/labour costs; and
- free up workers time for non-mechanized activities such as packaging or grading.

By acquiring the vegetable cutter, Tatiana and Victoria anticipate being able to purchase additional equipment for the business in the future, whether with their own funding or possibly external financing such as the banks. The catalytic nature of small grant funds supports agribusiness entrepreneurs like Tatiana and Victoria to start with technology or equipment that contributes to business growth and scale. Given high interest rates (up to 26%) and lack of knowledge of small farmers and horticulture agribusinesses among loan officers, Tatiana and Victoria have not received bank financing up until now. They were however successful in receiving a state-subsidized loan, with close to 0% interest. With increased volumes and new markets, Tatiana and Victoria expect their revenues to increase. With this, they hope the financial sector changes, first by understanding farmer cashflows and respective business models in order to lend appropriately to clients in the horticulture business.

This mother-daughter run business also demonstrates the gender-related biases and challenges experienced in Ukraine. When Tatiana started the business 20 years ago, she was not taken seriously as a businesswoman, especially when it came to signing contracts. To Tatiana, equality means: “Between a husband and wife, each should do what they are good at. My husband is a specialist but doesn’t like to control things. For me, I run the business and do what I like; while he works on what he does best.” Tatiana felt it was important to raise Victoria with self-confidence and to be an example to other women. Victoria’s perspective on equality in business includes “equal conditions where men and women can work comfortably and get the same results. Equipment like the cabbage cutter allows women and men to work on the same activities, and women don’t need to depend on men to do this work.”
Appendix: Research Guide

**PURPOSE**

The purpose of this study is to understand the impact of UHBDP's Gender Equality Smart Innovation Grant (GESIG) on the participating businesses. Is the GESIG an effective mechanism to encourage the adoption of time-saving technology for improved mechanization, efficiency or ability to increase volumes?

**METHOD**

Our primary research method will include 8 semi-structured interviews with the GESIG champions. If time permits, we will do contextual interviews and have participants show us how they use the purchased technology in their business operations. It is best practice to audio record the interviews, so we do not get lost in note-taking or rely on semi-complete notes during transcription and analysis (also consider translation).

*Semi-structured interviews:* a qualitative data collection strategy in which the researcher asks informants a series of preset but open-ended questions.¹⁰ This strategy and approach differs from key informant interviews (KIIs) where the main difference is KIIs are in-depth interviews with a select group of experts who are knowledgeable of an organization or issue and are often used as part of needs assessments, program design, or evaluations.¹¹

*Contextual interviews/inquiry:* a user research method that mixes interviews with observations. They are an excellent way to gain insight into people's work processes, routines, and how they use different products.

**PARTICIPANTS**

Participants will be the 8 GESIG champions from round one. If time permits, and family members or staff are present, we can conduct a few interviews with those who are willing and available.

**RESEARCH QUESTIONS**

*Relevance* – Is the GESIG grant mechanism relevant to the entrepreneur’s identified needs?

*Effectiveness* – What evidence is there to demonstrate the technologies produced GESIG champions’ desired motivations and aspirations? How?

*Efficiency and Agency* – How does the grant support entrepreneurs (GESIG champions) to save time or improve decision making in the business?
**Impact** – Do the technologies help improve existing business or reaching new markets? Are you seeing improved efficiency and/or increased volumes?

**Sustainability** – Has women’s status in the household and/or community grown to a point where intervention is no longer needed (and be clear about who should determine this)? Sustainability of the investments (grants) for the businesses?

**ROLES & RESPONSIBILITIES**

- Primary interviewer: Alexandra Harmash
- Supporting Interviewers: Sara Seavey and Clara Yoon
- Translation: Alexandra Harmash
- Audio Recording: Clara Yoon
- Observer / Note takers (light weight notes): Sara Seavey and Clara Yoon (alternate)
- Consent forms: Alexandra Harmash

**DATA AND ANALYSIS**

Thematic analysis is a structured process to get an overview and discover main themes from user research/findings. Here are the key steps in the process (read more here):

1. Familiarization
2. Generate Initial Codes
3. Search for Themes
4. Review Themes
5. Define & Name Themes

**1. Familiarization with the data**

- Go through all the data – start taking notes for preliminary ideas for codes
- Initial themes we discussed in Ukraine include insights around:
  - Technology use/adoptions
  - Job creation and aggregation strategies
  - Improved efficiency (time & labor saving)
Value addition
- Information and knowledge

2. **Generate Initial Codes**
   - Assign codes to the data (a code is a brief description of what is being said in the interview)
   - Codes used depend on what is being said & the purpose of the research
   - Coding also depends on whether performing an exploratory analysis (inductive - themes emerge from the data) or a deductive analysis (search for specific themes)
   - For the GESIG case study, our approach is more deductive as we have some initial themes already in mind

3. **Search for Themes**
   - Sort codes into themes (broader and involve active interpretation of codes and data)
   - In this process, not all codes fit together with other codes; some codes can become themes themselves; while other codes might become redundant and can be placed in a temporary mixed theme

4. **Review Themes**
   - Review and refine the themes from phase 3 à read through the extracts related to the codes, to see if they support the theme and identify any contradictions or if themes overlap
   - If there are too many contradictions within a theme or it’s too broad, you can split the theme into separate themes à iterative process

5. **Define and Name Themes**
   - Name & describe each theme identified in the previous steps
   - As themes are named/described, identify which story the theme tells and how it relates to other themes and the overall research question
   - At this point in the analysis, we should have a coherent story about the overall themes and positioned to write up results in the case study (themes are the basis for the findings/analysis section – use quotes of what participants said to demonstrate the findings)

**CONSENT**

Consent form can be found here: Informed-Consent.docx
Interview Guide

INTRODUCTION

Thank you for taking the time to meet with us today and for letting me ask you a few questions. My name is __________ and I work with MEDA on the UHBDP project.

We’ve asked to meet with you today to learn more about your experience with the GESIG, and the technology you acquired for your business through the grant program. There are no right or wrong answers, feel free to tell us your honest thoughts. We expect this interview to take about 1-1.5 hours.

What you say is important to us and to make sure we’re accurate, I’d like to audio record the conversation, only with your permission. The recording is confidential and will not be shared.

Everything you share today will be used by my colleagues and I to understand the impact of the GESIG program, how it could improve, and how it relates to the overall UHBDP project goals and outcomes.

If you have no objections, can we proceed with the questions?

☐ ACTION: Request interviewee to sign consent form
Interview Questions

INTRODUCTION
1. To start off, can you tell us about your business?

TECHNOLOGY PERCEPTIONS & UNDERSTANDING
2. Why did you decide to apply for the GESIG grant?
3. What is your perspective on using technology in your business?
4. What technology did you (will you) purchase with the grant?
   • Why did you select this specific technology?
   • How did you select it?

EFFECTIVENESS / EFFICIENCY
5. What results do you expect after purchasing the technology?
   • Efficiency gains?
   • Saving time? Labor?
   • Anything else?

ONLY FOR Aggregators
i. Can you describe your supplier relationships?
   a. What is your vision?
   b. Who are they?
   c. What are the constraints?
   ii. How do you currently communicate with them? (e.g. visiting market, groups in Viber, etc)
   iii. How could communication be improved?
   iv. How can UHBDP support you to develop relationships with SMFs suppliers?

IMPACT
6. As this is a “Gender Equality Smart Innovation Grant’ - what does equality between men and women mean to you?”
7. Does owning technology impact your community and peer’s perception of you?

SUSTAINABILITY
8. How will you maintain this technology in the future?
9. Are there any banks or financial service providers that could finance future technology for your business?
10. Do you have anything else you’d like to add?
Endnotes

1  2019 Global Gender Gap Index
2  2019: economic participation: 39 (-11; 2018: 28)
3  UN Women, Ukraine, https://eca.unwomen.org/en/where-we-are/ukraine
4  Ibid
6  Ibid
7  UN Women, Ukraine, https://eca.unwomen.org/en/where-we-are/ukraine
8  Osterwalder, Pigneur & al. 2010
10  https://methods.sagepub.com/reference/sage-encyc-qualitative-research-methods/n420.xml