

# WOMEN'S EMPOWERMENT IN AGRICULTURE

Key Success Factors from Action-Research in Mozambique  
(Beira Corridor, 2016-2018)

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## INNOVATIONS IN WOMEN'S EMPOWERMENT IN AGRICULTURAL MARKETS IN MOZAMBIQUE

This learning brief presents key success factors from an innovative initiative to sustainably deliver agricultural support to women farmers, helping them to benefit more equitably from commercial agricultural markets. In 2016, with funding from the ExxonMobil Foundation, Opportunity International partnered with International Development Enterprises (iDE) to conduct a pilot program, “Increasing Women’s Empowerment through Agriculture (Projeto para Empoderamento das Mulheres e Desenvolvimento da Agricultura - PEMA)” in the Beira Corridor of central Mozambique.

The PEMA program transforms microentrepreneurs active in agricultural markets into Farm Business Advisors (FBAs) who deliver comprehensive support to farmers—including providing quality inputs, equipment, training, and linkages to financial services and commercial agricultural markets. PEMA staff identify, train, and mentor FBAs and link them with larger agribusinesses and financial service providers. These agribusinesses and financial services providers supply agricultural and financial support, market crops, and deliver training specific to their products and services. Through this commercial agricultural support, smallholder farmers can substantially increase productivity and income.<sup>1</sup> The primary innovation of the PEMA program is to integrate women’s empowerment into this sustainable, scalable model for smallholder farmer development.

PEMA applies a women’s empowerment approach that emphasizes the business case for including women known as Farming as a Family Business (**FaFB**).<sup>2</sup> The core principles of FaFB are the following:

1. **Engage farmers as a family unit** rather than just the head of household. A participatory, well-managed family farm contributes to greater prosperity, unity, and peace for the family.
2. **Train farmers to manage their farms like a business** by acknowledging working family members as employees or co-managers, providing them with necessary job training, and keeping them informed so they can contribute ideas and fill in when the farm manager is not present.
3. **Train farmers to incentivize working family members** with transparent compensation and a voice in family spending decisions motivates workers.

The approach is flexible in its application. Families are provided with tools to adapt to their situation. The underlying purpose, however, is to empower women and youth to have a stronger voice in farm management and family spending decisions. The PEMA program’s vision is to establish the business case for FaFB to the private sector so that women’s empowerment becomes an integral component to doing business with smallholder farmers.



### FBA Isabel Leading Her Family and Community to Prosperity

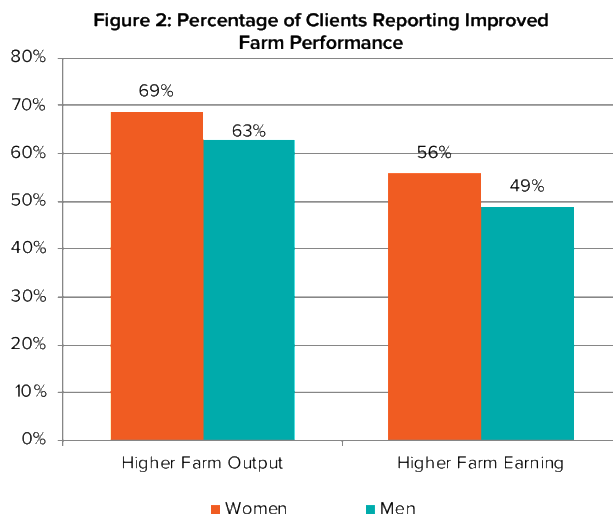
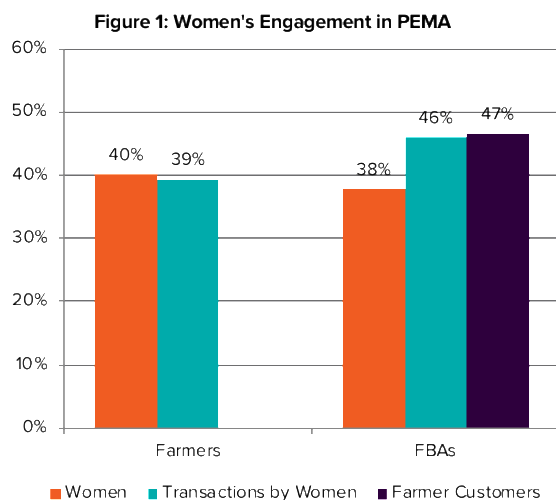
Isabel is a single mother supporting an extended family of 20. When abandoned by her husband, she managed to build up a small business and farm to support her family. Her success led a government agricultural extension agent to recommend her to become an FBA. Through PEMA, she learned improved farming techniques, how to use a tablet, and FaFB. PEMA linked her with a quality seed supply company that offers FBAs a discounted rate and credit. Isabel now sells seeds to farmers in her community and advises them on effective farming techniques, using her tablet to take and share pictures. She can now calculate her business profits and encourages everyone in the family to participate in the business work and management. The business has grown and diversified into baking and wholesale crop marketing. With her income, she has purchased two motorcycles and 12 goats for her family. “I attribute my success to the program’s training and the union of my business into a family business. My children are very proud of me, and my family is no longer disgraced as we were when my husband abandoned us.”

## DEMONSTRATING WOMEN'S VALUE IN AGRICULTURAL MARKETS AND POSITIVE OUTCOMES FOR WOMEN

The PEMA program has a higher women's inclusion rate than previous Opportunity and iDE initiatives in the same region and demonstrates the value of women in agricultural markets, along with the value of these markets for women farmers. In Mozambique, only 25-30% of Opportunity's AgFinance clients under other programs are women, but within PEMA, 40% of all clients are women and 65% of clients accessing formal finance through the program are women.<sup>3</sup> So far, 38% of active PEMA FBAs are women, compared to only 20%-25% in similar programs that do not have the women's empowerment component.

PEMA's women farmers and FBAs are demonstrating their value in the local market. In the first half of 2018:

- 40% of farmers served were women and they made transactions at the same rate as men. (Figure 1)
- Women FBAs (38% of FBAs) handled 47% of clients served and 46% of client transactions. (Figure 1)
- Women FBAs served both men and women farmers: 42% of male clients did business with a woman FBA, and 50% of women farmers patronized a woman FBA.
- A similar portion of male and female farmers report increased farm outputs and earnings.<sup>4</sup> (Figure 2)



### Male Client Involves his Family in the Farm Business

Izaquiel is a male farmer with six children from two wives. He grows kale and cucumbers on an acre of land. "My FBA Tangai has been a great relief to me and my family," Tangai introduced FaFB to the family. Izaquiel's wife reports, "We work in the farm. He used to just tell us what to do, but we now plan and work as a family. When he is not around and customers come by, we can sell vegetables ourselves." Izaquiel explains his motivation for making this change. "When PEMA came, I saw the need to involve my family in my business so in case I die today, they will continue with the business and take care of my children." Izaquiel is also proud to help less fortunate women in his community. Women without farms or capital work to harvest vegetables on his farm and are paid in vegetables. They take those vegetables to the local market nearby and sell at a profit. "Together, with the program technicians, Tangai has improved my family's life."

## SUCCESS FACTORS IN WOMEN'S EMPOWERMENT IN AGRICULTURAL MARKETS<sup>5</sup>

### Success Factor #1: A Flexible Model to Fit Local Economic and Social Context

PEMA's women's empowerment approach fits the local context because the FBA and FaFB model empowers local leaders to adapt principles and tools to their situation. Important adaptations include:

- **Targeting Appropriate Value Chains:** PEMA focuses on horticultural value chains because they are growing markets in which women are active.
- **Adapting to Diverse Farming Family Systems:** Family farming systems in the Beira corridor include women farming independently, married couples and extended families farming together, men directing the farms of one or more wives, and men farming independently. FBAs are trained to approach clients in these diverse family-farm contexts, rather than only as individual customers.
- **Engaging Men as Gatekeepers and Participants:** Communities, farmer groups, and families are generally male-dominated, and women are considered to be under the governance and protection of men. This drives the program to work with men as gatekeepers to reach women farmers and FBAs. Further, both male and female farmers suffer from limited access to agricultural support, finance, and markets. Thus, the program engages men as gatekeepers—keeping leaders and male household heads informed. In addition, men are engaged as participants to avoid male resistance. Both strategies result in men becoming leaders of women's empowerment.
- **Strengthening Women Leaders:** PEMA strengthens women leaders by doing business with women farmers and doing business across genders.

#### Joana, Empowered Wife of FBA Araujo

Joana and Araujo have been married for 13 years, have four children, and grow vegetables and run a shop selling agricultural goods. The business faced challenges, including an employee stealing. "In the past," Joana reports, "my ideas were not considered important and I was afraid to speak up." After Araujo participated in PEMA training, he passed on business management skills to Joana, who was empowered to manage the shop. "The business is now much more organized," says Joana. Araujo is focused on developing the family business, and Joana tracks the family and business finances using the tablet provided by PEMA. "Our family can now sustain itself from the earnings from our farm and business" she reports. They even purchased new motorcycles with money from producing vegetables. "Our neighbors admire us now," Joana says. "Our business is successful as a result of our family working together. I am happy about the woman I am becoming and being able to influence my family in this way."

### Success Factor # 2: Reaching Women Through both Male and Female Channels

PEMA's marketing and outreach strategy leverages both traditional, male-dominated channels and women-centred channels, which tend to be identified primarily as social purpose organizations. By engaging men as leaders in women's empowerment, PEMA forms part of a growing global movement engaging men in promoting gender equality.<sup>6</sup> PEMA's dual channel approach leverages the strengths of both networks. Several strategies are working for engaging women through traditional, male-dominated channels, including:

- **Providing a Business Rationale for Including Women:** The program gains the most momentum when introduced as a commercial program for farmers that includes women. Several messages resonate with leaders to encourage women's participation, such as:
  - *Risk mitigation:* If anything were to happen to the male head of the family, women should know how to run the farm and take care of the children.
  - *Business opportunities:* When the husband is travelling, the family should be able to take care of and represent the farm or business.
  - *Community development:* The more vegetables produced in a community, the more suppliers and buyers want to do business there. Some leaders acknowledged that many farms are managed by women, so—to advance the community—these women should be included.



- *Family and community cohesion:* FaFB is an important way to reduce family and community conflict that often disrupts business and financial activities.
- **Engaging Men As Farmers And Change Agents:** Men typically have stronger businesses, farms, market linkages, and influence over other men as leaders and role models. In this setting, male farmers and leaders are critical to strengthening markets, reaching women, and changing the mindset of other men.

At the same time, PEMA took an unusual approach for a commercial agricultural initiative by reaching women through women’s networks, which are normally not considered a source of viable commercial farmers because they are typically social purpose organizations. However, PEMA found flourishing women entrepreneurs in at least two women-centred networks in the Beira Corridor:

- **Savings and Loans Groups:** In many parts of rural Africa, Savings and Loans Groups (S&L Groups) have become common sources for multipurpose financial and social services—and are primarily made up of women. Through partnership with Manica Economic Development Agency (ADEM), an S&L development organization, PEMA found S&L Groups to be a natural leadership and customer base for market-ready women FBAs and farmers. Of the current 37 active FBAs, 43% of whom are S&L group members or leaders.
- **Women’s Empowerment Movement:** In the Beira corridor, there is an active women’s empowerment movement whose leaders have benefitted from past agricultural development programs. In several cases, women FBAs were working with women’s groups in a semi-commercial manner when they became FBAs.

*“Through the S&L Group, I learned to save and manage credit, which I used to purchase better inputs for my farm.”*  
 —Febi, female client of female FBA Biatriz

While women leaders and farmers are not very apparent in farmers’ associations or in agricultural markets in the target region, they emerge through these women-centred networks. By engaging FBAs in both mainstream and women-centred networks, the PEMA program also facilitated cross-gender knowledge exchange and linkages.



**Client Berta and Husband Francis, Investing in Each Other**

Berta is a mother of four and is married to a carpenter, Francis. “When the program came, we were growing vegetables mainly for consumption and it was usually me working in the garden. My husband was working for his uncle as a carpenter, but the money he earned was too little to sustain us.” Then, PEMA FBAs provided easy access to reliable inputs and markets. Berta made enough money in the first season with an FBA to take them through to the next harvest. The next season, her husband worked with her to grow vegetables. They invested that season’s earnings into Francis’ carpentry business, turning over the capital quickly by making beds. They earned around \$800, invested it in inputs to grow cabbage, and sold their harvest for \$2,500. The FBA’s market linkages were critical to their success. “Before, we used to sell vegetables on credit,” Berta recounts, “but many times the buyer would never pay.” Now, they supply two loyal customers in Manica, one in Beira ,and six in Chimoio. They also sell in an open wholesale market. Berta and Francis used some of the farm profits to purchase a second-hand truck to transport their harvest and were also able to build their own house.

**Success Factor #3: Integrate Women’s Empowerment Strategy Throughout Capacity Building**

PEMA’s capacity building approach is multi-faceted and practical, and FaFB is integrated throughout. To introduce FaFB, PEMA contracted women’s financial inclusion and business development specialists to translate a published FaFB brochure into Portuguese and facilitate staff and FBA training workshops in the approach. In response to demand for local cases and material in local languages, PEMA also developed and tested videos

capturing FBA and farmer testimonies on FaFB. To strengthen practical application, PEMA staff facilitated participatory cross-gender learning among FBAs. Using this core foundation, specific applications are devised by FBAs and farmer-clients themselves, captured by staff, and integrated into capacity building content. As a result, farmers and FBAs apply FaFB in diverse ways, providing multiple models for other families to use.

*“It is important to continue to empower women in the family because they have good ideas and contributions.”*

—Joana, wife of PEMA FBA Araujo

PEMA staff observe multiple benefits in supporting women leaders as FBAs, particularly through women-managed demonstration farms. With demonstration farms, PEMA and private input distributors support FBAs to establish farms that use improved inputs and farming practices, to adapt technology to local conditions, to train FBAs and farmers, and to prove that the inputs and techniques are effective. Women FBAs benefit women farmers by:

- **Instinctively Adopting Affordable Technologies** in ways that are particularly appropriate for women farmers. For example, rather than expanding land under cultivation through mechanization, some women FBAs encourage women to farm smaller plots closer to home using modern agro-inputs and recommended techniques. This helps women save labor and time while increasing their productivity, income, and sense of security.
- **Becoming Role Models** for other women to get involved in commercial agriculture. Their productive farms demonstrate to men and women that women can handle commercial production with more capital-intensive farming and/or the role of FBAs.
- **Developing Business Models** for contract farming between private companies and female farmers.
- **Raising Awareness** and opening the minds of their fellow male FBAs to the high potential of women farmers as customers and suppliers.

#### **FBA and S&L Group Leader Rumbidzai Demonstrates Good Farming Practices and “Sells” Technical Knowledge**

Rumbidzai is an FBA and a leader of an S&L Group. This association hosts a vegetable demonstration farm to help members and others in the community learn improved techniques and witness the productivity of modern inputs. Group members made several significant changes to the way they were farming with positive results. “We used to go to the mountains to farm, looking for fertile land and larger plots to farm in order to grow more for our families. When the harvest was ready, we used to go there to guard against monkeys that would eat our crops. All this changed with modern practices. We can now farm small pieces of land near our home and still get a bigger harvest than before. We have four more hours in a day, and we can take better care of our homes and children.” The women, their homes, their farms and children also feel safer closer to home. The group meets twice per week, discussing economic, financial, and social topics at their meetings. Rumbidzai shares her learning with other farmers wherever she goes to sell inputs.

#### **Success Factor #4: Develop Capacity and Pursue Multiple Channels for Financial Services**

Conflict-related market disruptions in the area affected formal financial services, but PEMA responded by supporting multiple channels to help FBAs and farmers capitalize their ventures in commercial agriculture. In order to do this, PEMA designated and trained a staff member in financial services. Due to highly active S&L Group movement and low activity of formal financial institutions in the area, more women than men have access to finance among target farmers. Therefore, PEMA facilitates financial services for men and women, with a focus on women’s inclusion in channels less commonly open to them. The diverse sources of financing include:

- **Supplier Financing:** Discounts and 30-day input supply credit for FBAs.
- **Formal Finance through Banco Oportunidade de Mozambique (BOM):**<sup>7</sup> Production loans using group lending methods and bank accounts.
- **Savings and Loans Groups:** Leverage S&L group capital to invest in commercial agriculture.

- **Financial Education and Business Management:** Including how and where to acquire financial services as well as how to budget, calculate profits, track and manage money, etc.
- **Kiva Loans:** iDE is a Kiva representative in Mozambique and facilitated Kiva financing for FBAs.
- **FBA Rewards Kits:** FBAs who perform well are rewarded with their choice among a set of capital items that help them conduct their business including tablets, bicycles, or irrigation equipment.

*“We came to know BOM through PEMA’s help. Now, I can get a loan on my own. Long ago, I thought bank accounts were for people who are working and they are for their salaries.”*  
 —Izaquiel, male client of PEMA and BOM

The strategy of pursuing multiple channels of financial services is particularly effective when engaging women because there are risks with formal sector financing and many women farmers are not yet ready for or able to use formal bank accounts. PEMA’s financial service approach leverages and strengthens existing financial services while preparing FBAs and famers for their next step in financial inclusion.

#### **FBA Teresa: Women’s S&L Group Leader**

Teresa is a mother of six and a member of an S&L group. She says she didn’t know much about farming when she became an FBA, because she just went to the farm and did whatever her husband asked her to do. “I did not think ahead, or measure what we were doing and what we got from it.” Teresa learned the most from a PEMA demonstration farm, using it to convince her husband and other association members to apply new techniques. For the 2017 season, Teresa and her husband planted only half of the area they usually till—but using recommended practices like planning in a line and proper crop spacing. “I can tell you there is a very visible difference in harvest. What we have this time is more than double from our previous harvests. The trainings were very useful to me, not only in farming and business, but as a woman,” she says. “I was surprised myself that one day I and my husband were discussing what to do in the farm. We never sat down to plan our farm activities before. As a woman, I am supposed to just listen to my husband. This time, I initiated talks and we discussed, planned, and did activities together. Now we wake up in the morning and we know what each one will do. PEMA has brought a change in us, in our families and in this community.”

#### **LOOKING FORWARD: MAINSTREAMING LESSONS & KEY ONGOING LEARNING THEMES**

As Opportunity and iDE integrate lessons from the PEMA experience into their mainstream agricultural market development work, they continue to bring global knowledge to bear to support local innovation and consider additional learning questions, such as:

1. How can FBAs support S&L Group expansion, multiplication, and linkages to formal finance?
2. What risks have arisen so far in this model, and how can they be mitigated?
3. How can the model be strengthened to better include even more vulnerable women?
4. How can FaFB be systematized within smallholder development and financing strategies and/or the private sector for wider dissemination?





FBA's, PEMA staff, and Opportunity International at an action-learning workshop in Chimoio, Mozambique.

## ACKNOWLEDGEMENTS

Thanks to the generous support of ExxonMobil Foundation, Opportunity and iDE continue to share global knowledge as we work to include and empower women in commercial agricultural markets.

The action-learning work of the PEMA program is a joint effort among clients, FBA's, and partners, as well as Opportunity International and iDE staff. The pleasure—as well as any shortcomings—of authoring this brief and sharing these lessons rests with the Knowledge Management team of Opportunity International.

## END NOTES

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<sup>1</sup> See Opportunity International's Agricultural Finance work <https://opportunity.org/what-we-do/key-focus-areas/agricultural-finance> and iDE's Market Engagement and Last Mile work [www.ideglobal.org](http://www.ideglobal.org)

<sup>2</sup> DAI "FaFB: Training Manual, and Participant Workbook." USAID 2012.

<sup>3</sup> Clients are only counted if they purchase inputs, sell crops or access finance through businesses. Thus, "clients" are not just trainees or beneficiaries, they are active in agricultural markets.

<sup>4</sup> Based on a small sample survey, one year after the program launch.

<sup>5</sup> As an action-research program, PEMA provided an opportunity to adapt and contextualize a market-based women's empowerment strategy and gather information from program and market stakeholders. As of this Learning Brief, the PEMA program has been in-action for two years, so this brief focuses on lessons-to-date.

<sup>6</sup> See [www.heforshe.org](http://www.heforshe.org)

<sup>7</sup> Opportunity International's preferred financial service partner in Mozambique.