Confronting Organisational Challenges to Mainstreaming Women’s Economic Empowerment in Market Systems Development Programs:

Lessons Learned from AIP-Rural

AIP-RURAL LEARNING SERIES
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Confronting Organisational Challenges to Mainstreaming Women’s Economic Empowerment in Market Systems Development Programs: 
Lessons from AIP-Rural

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Introduction

Since the first formal presentation of the concept of women's economic empowerment (WEE) in market systems development (MSD) in the 2012 Women's Economic Empowerment M4P framework discussion paper1, the rationale for mainstreaming WEE in MSD work continues to gain conceptual and practical traction, particularly in those programs which have headline WEE objectives and reporting requirements. However, according to the Women’s Empowerment and Market Systems (WEAMS) Framework, ‘many programs are still falling short of… actively influencing market system change [in favour of women]’2.

The WEAMS framework discussion paper attributes this inconsistency to several factors – program leadership, culture and systems – which appear to have undermined progress in WEE mainstreaming, stating that ‘many individuals within programmes realise what needs to be done [with regard to WEE], but the organisational ethos and supporting materials do not embody the principles and tools that can make this happen.

This case study adds new insights into existing guidance on WEE in MSD. It does by (1) examining widespread challenges to effective WEE mainstreaming in MSD programs, and (2) providing examples of how the Australia-Indonesia Partnership for Rural Economic Development (AIP-Rural)3 has tackled some of these challenges (see 1, 2 and 3, below) and continues to work on others (4, 5, 6):

1. **MSD program bias against WEE** – an entrenched perception of WEE as socially rather than commercially driven. This gives MSD staff the licence to do the bare minimum to integrate WEE into program interventions and monitoring activities.

2. **Unrealistic WEE resource allocation for mainstreaming** – understaffing and/or incorrect staffing (such as lack of relevant experience of WEE in MSD) of WEE positions on MSD programs.

3. **Low senior leadership engagement with WEE** – poor understanding of the importance of WEE and its consequent low prioritisation by senior management.

4. **Staff perception of their responsibility to ‘do’ WEE** – WEE is rarely embedded within the daily activities of every staff member of MSD programs and is not perceived as everyone’s work.

5. **Limited staff capacity to integrate WEE considerations into the intervention design and implementation** – staff difficulties in identifying and addressing the gendered constraints which inhibit women from participating in and benefiting from interventions facilitated by the program.

6. **Inadequate MRM systems to prove and improve the business case for WEE** – limited efforts in collecting and presenting the relevant evidence to (1) demonstrate to business partners (and staff) the commercial benefits of inclusive practices within their business activities, and (2) facilitate improvements in program performance and impact.

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3 AIP-Rural aims to improve smallholder farmer’s competitiveness and access to new markets, better inputs, know-how and technology. It works to achieve a sustainable increase in the net income of smallholder farmer households in eastern Indonesia, operating in East Java, West Nusa Tenggara (NTB), East Nusa Tenggara (NTT), Papua and West Papua.
The evolution of AIP-Rural’s approach to WEE

From ‘Do no harm…’

Individuals and organisations respond to incentives. AIP-Rural, with its goal of increasing the incomes of 300,000 smallholder farming households, initially tailored its tools and systems towards effecting change in how agribusinesses engage with poor farming households, employing a ‘do no harm’ approach. In practice, this meant that the program tried to monitor and minimise any potential negative impact on women arising from its interventions. However, in its first year, gender considerations, in terms of women’s and men’s roles and decision-making power, were only superficially accounted for throughout the intervention lifecycle.

In the second year, the program developed its first gender strategy and, shortly afterwards, a gender guideline. The strategy largely focused on gender (equality) rather than on how programs can contribute to it through facilitating WEE. It also provided operational advice on how to improve systems, processes and tools in the drive towards increased gender responsiveness, using information on the roles and decision-making power of women and men to improve the gender sensitivity of its intervention design.

This did not immediately translate into practice. Improvements to the systems (both for implementation and MRM) were implemented slowly and not standardised, and overall both the gender strategy and gender guidelines had little traction among most staff.

… to gender aware

Ad-hoc support provided by the internal gender and social inclusion (GESI) specialist and an external GESI advisor led to the piloting of more gender-aware (or gender-sensitive) interventions in the pig feed sector, where women have relatively high participation rates in key agricultural and household decision-making roles. Implementation and MRM staff appeared to be more proactive and overall better able to capture market signals and follow up on the guidance provided. Teams in this sector were supported to review the design of interventions which started as gender blind and were then amended to take into account the high degree of women’s involvement in the sector.

Based on the promising results of the pig feed interventions which out-performed other sectors, as well as the increasing profile of Gender and WEE in DFAT (Gender Equality and Women's Empowerment Strategy, 2016), AIP-Rural’s leadership recognised both the opportunity and imperative to do more in this space, and to focus on the use of gendered information as a means to improve WEE outcomes across its entire portfolio.

By early 2017, AIP-Rural had updated two guidance documents: its Gender Strategy and the Gender Mainstreaming Guide (which emphasised the economic rationale for ‘gender inclusion’), as well as the gender inclusion mandate in line with DFAT’s strategy and international standards. The program researched and circulated case studies, announced a Gender Champion program, and launched a competition to develop WEE interventions in celebration of International Women’s Day. Staff were explicitly encouraged to design WEE interventions by using (1) gendered market data, and (2) information on the agricultural and decision-making roles of women and men from focus group discussions.
Alongside the other initiatives, the competition drew staff attention to the value of gendered market data and several ideas were submitted. At the same time, the results revealed several weaknesses (such as limited analytical skills in interpreting gendered data) and reinforced the erroneous idea that the use of gendered data and pursuit of WEE were only feasible in sectors where women are highly visible. Consequently, many program staff (with a few exceptions) continued to treat the collection and use of gendered information as tasks to be checked off, instead of being essential to the business case and design of their intervention.

Nevertheless, although findings were often ‘left on paper’, the teams’ understanding of gendered labour division and intra-household decision-making improved across interventions, with ‘Level of Effort’ and ‘Level of Control’ analysis being conducted for new intervention plans.

...towards WEE mainstreaming and WEE targets

After several starts and stops to improving the integration and mainstreaming of gendered information, and given the increasingly higher profile of WEE among market systems development practitioners, AIP-Rural’s senior leadership sought a more tactical approach, engaging external, more intensive support to help staff identify, develop and pitch commercially attractive, gender sensitive business opportunities to business partners. Reflecting the shift from a socially to a commercially driven approach, the program updated its Building Partnerships for Impact: Guidelines for Implementation Staff, integrating WEE considerations. It soon became evident that in order to deliver on this objective, AIP-Rural would need first to address the root causes of underperformance, and that this required real organisational change.

Figure 1: The AIP-Rural-Women’s Economic Empowerment continuum*

How AIP-R addressed common challenges to WEE mainstreaming

Challenge No. 1: MSD program bias against WEE

The deeply entrenched perception of WEE as being socially and not commercially driven gave AIP-Rural staff, who are extensively trained in the MSD approach and have a strong commercial orientation, the licence to do the bare minimum.

Among other justifications for this (see Box 1), interviews revealed that staff felt that the focus group discussion data they were required to collect was not useful to either them or their partners when women were not particularly visible in their subsector. As a result, staff tended to disregard the data after their reports met the minimum standard required for intervention approval.

According to the LEO initiative Report no. 11, Making the business case: Women’s economic empowerment, ‘all members must believe that the inclusion of women is important and be able to articulate why. If the team is unconvinced by the business case, this will be reflected in their negotiations and will reduce the likelihood of a partner buying into the value of including women’.

Before AIP-Rural could build the capacity of staff to be able to understand and articulate the importance of WEE to their work, it first needed to demystify WEE itself. What does it mean to be doing WEE in AIP-Rural and why does it matter? This confusion – about what WEE looks like, the importance of understanding and integrating gender and WEE aspects when designing, implementing and evaluating interventions, and who is responsible – is a common occurrence in MSD programs.

Resolution

In October 2017, AIP-Rural conducted an internal WEE stocktake. This benchmarking exercise was co-conducted with implementation staff, and objectively assessed how well the program’s interventions mainstreamed WEE by strategically using gendered information in their intervention design, implementation, and monitoring and learning plans. This exercise was purposefully designed to demystify WEE and challenge the organisational bias against it, and to show how using gendered information leads to improved interventions, and ultimately higher outreach – the program’s hot button.

The stocktake rubric (see Fig. 2) was circulated to all staff and clearly showed the criteria used to assess the degree to which gendered information was being integrated into each intervention. During the assessment, the reasoning behind a particular score and specific next steps to improve it were discussed, agreed upon and documented. The WEE stocktake itself became a way to show how gender data constitutes valuable market intelligence, which can and should be shared with the business partner throughout the intervention.

Box 1: Common justifications for suboptimal WEE mainstreaming in MSD programs

“Market systems programs are economic not social programs, concerned with competitiveness and growth, not with women’s empowerment.”

“We can’t ask our private sector partners to work with women – they are running a business and they have to be free to decide with whom they engage.”

“Women aren’t involved in the subsector so the program just has to be sure that it is doing no harm.”

“Gender’ is too difficult and the staff are just learning about market systems.”

Source: WEAMS Framework (2016) and AIP-R staff interviews

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The stocktake revealed that less than 35% of the project interventions assessed used gendered information consistently (scoring 4 or 5 out of 5). It also revealed more systemic issues among staff, such as limited analytical capacity (low skill) and weak incentives to change behaviour (low will).

The program presented the results of this first stocktake at the bi-annual senior management meeting. It also shared them with DFAT, together with a road map designed to improve systems and results, a revised resourcing structure (see Challenge 2), and a capacity building and coaching plan (see Challenge 5).

Challenge no. 2: unrealistic resource allocation for mainstreaming WEE

Like many MSD programs, AIP-Rural was originally staffed with one full-time GESI specialist, who received short-term technical assistance from an external gender advisor with a strong background in WEE in MSD. However, due to a low-resourced set-up, the program guidance documents and strategic recommendations to improve WEE mainstreaming failed to gain traction. Over time, the lack of movement in mainstreaming WEE led to the increased marginalisation of the GESI specialist.

Research conducted by the Populations Reference Bureau in 2015 on gender mainstreaming in international development organisations found that the under-resourcing of WEE is a pervasive and important roadblock among many programs. It stated that, “The burden of gender mainstreaming […] often falls on just a few individuals (or even one individual) within the organization. […] Though gender experts have much to contribute to gender mainstreaming, they are unlikely to have the full range of experience or skills necessary to bring about change in all aspects of an organization’s internal operations and culture.”

Resolution

To address the inherent limitations of the original organisational set-up, the AIP-Rural program leadership recruited an international consultant with a background in MSD and WEE in 2017. The consultant’s role was to augment the support provided by the external GESI advisor, and work with the internal GESI specialist to provide more tactical support to staff, including coaching and introducing tools which emphasised ownership of data collection, increasing the relevance and meaning of WEE in terms of the program’s work with business partners and developing a WEE vocabulary.

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Over time, as WEE gained more visibility, acceptance and prioritisation within the organisation, and began to yield results, the program leadership recognised the need to allocate it even more resources, including a Head of Portfolio, three business consultants, and one part-time results measurement specialist.

Nevertheless, despite these additional resources, AIP-Rural’s senior leadership continues to grapple with an important, unresolved question: can the program genuinely make WEE everyone’s job when it continues to have dedicated WEE resources, and how?

Challenge no. 3: low senior leadership engagement with WEE

Like many MSD programs, AIP-Rural focuses particularly on important figures, such number of program beneficiaries, number of people who access and or use a service or technology made available through the program, and the value of net attributable income change (NAIC).

Against this organisational culture backdrop, the traditional presentation of AIP-Rural’s WEE work in more qualitative ways (for example, success stories) struggled to retain the attention of senior management. In addition, relevant WEE indicators were not included in the tools and processes which senior management used to assess intervention performance and make decisions at the intervention, portfolio and program levels.

According to the Populations Reference Bureau research, “… in many [development] organizations senior management require[s] some degree of persuasion or convincing that gender equality in organizational practices matters”. While the apex of AIP-Rural senior leadership did not need convincing of this, or that the program could contribute to it by facilitating WEE through its interventions, it did need support to ensure that this remained a priority. Finding a way to keep WEE on the senior leadership radar was critical to overcoming this challenge.

Resolution

The WEE stocktake helped to achieve this in two ways. Firstly, it translated WEE into more quantitative terms; secondly, it demonstrated how the under-utilisation of gender information in intervention design, monitoring and learning was undermining the program’s potential to achieve greater beneficiary and NAIC numbers.

The stocktake showed what percentage of portfolio interventions (1) were strategically using gendered information, and (2) appeared to have suboptimal impact and outreach, due to the lack (or poor integration) of information on potential male and female customers. One Head of Portfolio stated, “The stocktake was an eye-opener for my staff: it shows how gender information is useful for their interventions.”

Since the first benchmarking exercise, the apex of AIP-Rural’s senior management have provided vocal and consistent leadership on WEE. At an all-staff town hall meeting, the General Manager announced, “I want us to be seen as leading the way in WEE (especially around how we measure it) in Phase 2.”

7 Ibid.

<table>
<thead>
<tr>
<th>New roles</th>
<th>Internal/external resource</th>
<th>Estimated LoE/%</th>
</tr>
</thead>
<tbody>
<tr>
<td>WEE Implementation and RM Advisor</td>
<td>External</td>
<td>~30%</td>
</tr>
<tr>
<td>WEE Head of Portfolio</td>
<td>Internal</td>
<td>30-65%</td>
</tr>
<tr>
<td>WEE Business Consultant (1)</td>
<td>Internal</td>
<td>30-65%</td>
</tr>
<tr>
<td>WEE Business Consultant (2)</td>
<td>Internal</td>
<td>30-65%</td>
</tr>
<tr>
<td>WEE Business Consultant (3)</td>
<td>Internal</td>
<td>30-65%</td>
</tr>
<tr>
<td>WEE MRM</td>
<td>Internal</td>
<td>50%</td>
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</table>
Ongoing areas of improvement for AIP-Rural

The 2016 *Women’s Empowerment and Market Systems (WEAMS) Framework* acknowledges how integrating WEE at a later stage of implementation rather than at start-up is a common challenge within MSD programs, and how genuinely mainstreaming WEE in these cases necessarily calls for a shift within an organisation’s culture. It further states that “the [organisational] paradigm shift, or transformation […] can require considerable efforts to shift an organisation’s worldview and programming approach.” While AIP-Rural has deployed significant efforts and made progress in confronting some of the challenges that mainstreaming WEE presents, others remain.

Challenge no. 4: staff perception about their responsibility to ‘do’ WEE

The common perception among AIP-Rural staff was that the responsibility to ‘do’ WEE came under the role of the GESI specialist, and is confined to sectors where women are more visible as producers and consumers. The senior leadership used the first stocktake as the first opportunity to challenge this misconception formally, and lay out the program’s expectation of each staff member regarding WEE. Subsequent communalisations reinforced the message that mainstreaming WEE is everyone’s responsibility.

However, results of the second stocktake, taken in June 2018, along with subsequent staff interviews, revealed that despite progress, not every member of staff is yet onboard; gaps remain in the understanding of the importance of and ability to strategically mainstream WEE. The lack of uptake can be attributed partly to the time required for organisational change to happen, especially when the legacy of the initial set-up is deeply engrained in staff perceptions and ways of working. At the same time, the phasing out of the program (scheduled to close by December 2018) and the low numbers of new interventions being developed during the first half of the year could have also explained some of the missing uptake.

Strategy to resolve the challenge

To address the issue of responsibility, in the second half of 2018 AIP-Rural mainstreamed the relevant WEE assessment indicators (drawing from and expanding upon the original stocktake rubric) into its Quality Management Tool (QMT) (see Fig. 3). The QMT is central to AIP-Rural’s systems and culture, and is used by senior program staff at key points throughout the intervention life cycle (concept note, intervention plan, subsector review) to assess and inform the implementation of any given intervention, as well as the portfolio overall. The QMT will remain a core tool in the program’s second phase.

![Figure 3: Section of Quality Management Tool featuring new WEE indicators](image)

<table>
<thead>
<tr>
<th>SS01 - Constraints</th>
<th>Assessor 1</th>
<th>Assessor 2</th>
<th>Team</th>
</tr>
</thead>
<tbody>
<tr>
<td>All constraints are linked to root causes</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Strong causal link between constraints</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Constraints of farmer are covered (incl. gender &amp; disability)</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Constraints of ISP are covered (incl. gender &amp; disability)</td>
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<td></td>
<td></td>
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<tr>
<td>Constraints of partner are covered</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Constraints of interconnected markets &amp; supporting functions are covered</td>
<td></td>
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</tbody>
</table>

| SS02 - Gender & WEE | | |
|--------------------|----------------|
| Potential impact (positive & negative) on WEE is identified | |
| Impact on WEE is measured & positive | |

| SS05 - Systemic Change | | |
|--------------------|----------------|
| Probability to adapt is viable | |
| Probability to expand is viable | |
| Probability to respond is viable | |
| Probability of gender/WEE systems change is viable | |

| SS06 - Risk | | |
|---------------|---|
| Threat to intervention is identified (incl. gender & disability) | |

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9 Khan, Khaled, Kevin Seely, Mustika Ridwan and Bodhiya Mulya (2018) Monitoring and Result Measurement for Adaptive Programming – how to use data to manage a market systems development program: lessons from PRISMA. Surabaya: PRISMA.
The explicit addition of WEE indicators to the QMT means that the performance of interventions and teams is assessed against the extent to which (1) WEE considerations are integrated into the intervention, and (2) they positively impact WEE. Although it is expected that this addition will be sufficiently compelling for staff to integrate WEE and to take responsibility for doing so, it is also effective in prompting corrective actions should this not be the case, providing a baseline expectation by which to encourage and facilitate staff to improve.

Challenge no. 5: Limited staff capacity to integrate WEE into intervention design and implementation

Although AIP-Rural staff are well-trained in business terminology, when discussing with business partners the commercial relevance of gendered market data they are frequently out of their depth, especially when the role of women within a particular sector is not as visible as that of role. For example, instead of explaining the commercial implications of the (dominant) role women play in decision-making regarding the purchase of a specific type of agro input, staff would ask (at best) if the partner “wouldn’t mind inviting some women farmers to product demonstrations” or (at worst) would leave this market insight out of the conversation entirely.

Improving systems which enforce the mainstreaming of WEE was a critical step for the program to take; however, AIP-Rural acknowledged that in addition, staff still need support to understand and articulate the commercial importance of WEE to business partners.

Strategy to resolve the challenge

AIP-Rural initially approached this challenge by providing coaching, and developing supplemental guidance and tools, which more closely connected the dots between data collection, gender sensitive business opportunity identification, and intervention development.

Despite nearing the end of its program life, the program opted to test the new tools with a subset of staff, iterate them over a period of six months, and then formalise them into AIP-Rural’s core systems (including the Intervention Concept Note and Intervention Plan templates). Although the overall timing and slower roll-out of tools impacted the pace of uptake by the program, the participatory and iterative nature of the tool development process, involving staff from both the implementation and MRM teams, resulted in greater ownership.

Challenge no. 6: Inadequate MRM systems to prove and improve the business case for WEE

Collecting and disseminating the results of gender sensitive, WEE impactful business models remains an important task as part of continuing to combat (1) staff bias against WEE, and (2) scepticism in the private sector about the commercial relevance of women farmers and employees as customers and influencers.

In interventions where women are directly involved in purchasing an input, technology or service which has been made available by the private sector through the support of AIP-Rural (for example, in the hybrid maize subsector in East Java, where women are both the
purchasers of hybrid maize seed (the input) and primarily responsible for planting the seed), very little follow-on evidence is needed to convince the private sector to continue with the new, more inclusive practice, because its positive impact shows up directly in its sales. However, in cases such as coffee in East Java (where women both influence the purchase of fertiliser and are responsible for applying it, but do not physically buy the product because their husbands do), it can be challenging to convince the business partner to stick with a more inclusive marketing approach, because it can be difficult to distil the impact of the more inclusive practice on sales (the fact that fertiliser is only purchased once a year makes it even more challenging to prove the case).

**Strategy to resolve the challenge**

To address this challenge, AIP-Rural is experimenting with different low-cost monitoring techniques, such as including gender and marital status on farmer group attendance sheets to assess the degree to which married women are influencing purchases made by their husbands. In the case of coffee, the program is exploring the use of ex-post household surveys to assess in which ways the gender sensitive marketing techniques may have influenced the decision to purchase fertiliser, perception of the brand, and application of good agricultural practices. Alongside these efforts, AIP-Rural is also re-examining several of its results chain indicators to ensure they yield sufficient information on (1) proving the gender inclusive business case, (2) improving the design of the intervention, and (3) developing a way to package this information to present to its private sector partners.

Similarly, evaluating the impact on WEE of any given intervention is critical to (1) understanding to what extent inclusive approaches are benefitting women beneficiaries, beyond the private sector, and (2) monitoring any unintended negative impact (including increased workload or gender-based violence). AIP-Rural has integrated WEE indicators across all impact surveys to assess impact on the six dimensions of WEE adopted by the program. Although the feedback loop and the use of data need strengthening, it is evident that the program has achieved significant results in this space in a relatively limited time.
Promising results

Resolving the challenges faced by the program led to significant improvements across AIP-Rural’s portfolio, and a more positive attitude towards WEE overall. This was noticeable in an increased staff interest in designing and implementing interventions which are inclusive and able to benefit poor women farmers and female-run businesses.

In June 2018, AIP-Rural repeated the stocktake exercise and found that nearly 45% of the interventions assessed used gender information consistently (scoring 4 or 5 out of 5). While overall progress seems modest, the top-line number obscures an important transformation among AIP-Rural staff. More than a quarter of all interventions were assessed and found to be using gendered information strategically, compared to 0% the previous semester. There was also noticeable decline in the percentage of interventions which had no or poor use of gender information.

AIP-Rural, particularly via the new WEE portfolio, continues to coach staff on good practices in mainstreaming WEE and, importantly, to share the results of gender sensitive business cases with colleagues, senior management and program's partners. The first semester of the second phase of the programme (PRISMA-2) will see the development and roll-out of a tailored, WEE capacity building strategy.

Conclusions

Mainstreaming WEE within an MSD program can be challenging. Key lessons learned from AIP-Rural’s experience include the importance of addressing staff capacity gaps (in terms of both skills and commitment) by establishing conducive, reinforcing culture and systems, an adequate mix of the right human resources, and consistent, vocal leadership championing WEE.

AIP-Rural has also found that an evidence bank of the benefits of gender inclusive business practices, together with a shared sense of responsibility regarding WEE, are important yet potentially more challenging to achieve. For many MSD programs like AIP-Rural, developing these different components requires an organisational change process, which confronts deep-rooted, often subconscious bias against the mainstreaming of WEE.

Key lessons learnt and implications for mainstreaming WEE elsewhere are:

• **Do it right from the start.** Organisational behaviour can be extremely challenging, time consuming and resource intensive.

• **Demystify WEE.** Women's ability to access resources and opportunities, and have agency over their lives, is a key determinant of success across interventions. Systematically overlooking gender and WEE dynamics leads to sub-optimal interventions or worse harm being caused.

• **Have clarity and communicate regularly** what the program's expectations are of each staff member regarding ‘doing’ WEE, and why integrating WEE into each intervention is essential to achieving greater and more sustainable results.

• **Adequately resource your program and avoid silos.** Mainstreaming WEE takes (wo)man power. It is critically important to have enough staff with the right skills to do it well.

• **Vocal and consistent support from senior leadership is essential.** Make sure that WEE outputs are packaged in a way which sustains their interest over the long-term.

• **WEE is everyone’s job; however, we all learn at a different pace.** Getting every on-board requires a tailored mix of tools, coaching and incentives.

• **Private sector partners have to see the (WEE) impact.** Make sure that intervention design and MRM data will generate information to prove and improve the business case for WEE over time.
**DuPont Women Frontliners (WFL) Case - Maize, East Java**

**Business Opportunities**
- Market expansion in Madura
- Converting maize from subsistence crop to commercial crop

**Women Opportunities**
- Employment opportunities for women frontliners
- Access to information and product knowledge for female farmers

**PRISMA’s additionalities**
- Providing market intelligence with emphasis on gender roles
- Minimizing the risk of DuPont by co-investing in operational costs for women frontliners in the initial years

**Results**
- DuPont continuing women frontliners model
- 7 out 12 frontliners are women (58%)
- 3,667 women have been accessed by the WFLs
- 13,293 women have experienced

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**BISI YARO Female Agent Case - Maize, West Nusa Tenggara**

**Business Opportunities**
- Winning the market share by partial payment scheme (YARO)
- Attracting new customers

**Women Opportunities**
- Income generating for female agents
- Access to information and product knowledge for female farmers
- Economic advancement from

**PRISMA’s additionalities**
- Providing strategic advisory to increase BISI’s market share
- Scheme modification to minimize the risk of non-performing loans

**Results**
- BISI continuing Female Agent model
- 22 out of 54 YARO agents are women (40%)
- In average women repay their loans 9 days faster
- 1,857 women accessed new product information and GAP knowledge

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**Google Womenwill Training for PT NASA’s female retailers - Vegetable, East Java**

**Business Opportunities**
- PT NASA: Improved business skills of their female retailers and increased sales of their female retailers.
- Google: Increased usage of Google digital business tools

**Women Opportunities**
- Access to enhanced business skills for female retailers
- Economic advancement from increased productivity

**PRISMA’s additionalities**
- Linking PT NASA to Google Womenwill program
- Providing improvement strategies to Google Womenwill program products specific training module

**Results**
- Over 200 retailers have received the training in East Java and NTT
- Many of whom are able to showcase their products on Google Maps and mini website using Google My Business