

In Practice

# Enhancing Links of Poor Farmers to Markets

**A Practice Review for Economic  
Inclusion in Zambia**

**By Tim Sparkman, Jill Sackett, Jorge Avalos,  
and Boban Varghese Paul**



© 2022 International Bank for Reconstruction and Development / The World Bank

1818 H Street NW  
Washington DC 20433  
Telephone: 202-473-1000  
Internet: [www.worldbank.org](http://www.worldbank.org)

This work is a product of the staff of The World Bank with external contributions. The findings, interpretations, and conclusions expressed in this work do not necessarily reflect the views of The World Bank, its Board of Executive Directors, or the governments they represent.

The World Bank does not guarantee the accuracy, completeness, or currency of the data included in this work and does not assume responsibility for any errors, omissions, or discrepancies in the information, or liability with respect to the use of or failure to use the information, methods, processes, or conclusions set forth. The boundaries, colors, denominations, and other information shown on any map in this work do not imply any judgment on the part of The World Bank concerning the legal status of any territory or the endorsement or acceptance of such boundaries.

Nothing herein shall constitute or be construed or considered to be a limitation upon or waiver of the privileges and immunities of The World Bank, all of which are specifically reserved.

### **Rights and Permissions**

The material in this work is subject to copyright. Because The World Bank encourages dissemination of its knowledge, this work may be reproduced, in whole or in part, for noncommercial purposes as long as full attribution to this work is given.

Any queries on rights and licenses, including subsidiary rights, should be addressed to World Bank Publications, The World Bank Group, 1818 H Street NW, Washington, DC 20433, USA; fax: 202-522-2625; e-mail: [pubrights@worldbank.org](mailto:pubrights@worldbank.org).

Cover photo: Maria Fleischmann / World Bank

**Volume 5**  
September 16, 2022

**In Practice**



# Contents



## Interactive Table of Contents

Click to navigate

<b>Acknowledgments</b> .....	iv
<b>About the <i>In Practice</i> series</b> .....	v
<b>Abbreviations</b> .....	vi
<b>Introduction</b> .....	7
<b>Definitions and Methodology</b> .....	9
<b>Overview of GEWEL and ZATP</b> .....	11
<b>Key Findings</b> .....	14
Project Context and Targeting Methods .....	14
Program Design .....	15
Market Linkage Mechanisms .....	21
Gender Considerations .....	31
Operationalizing Private Sector Partnerships .....	32
<b>Conclusion</b> .....	37
<b>Appendix</b> .....	39
<b>Notes</b> .....	44
<b>References</b> .....	46

## Spotlight

Using the women sales agent model in Ghana .....	27
--	----

## Figures

1 Mechanism 1: Facilitating commercial relationships with buyers.....	22
2 Basic, medium, and premium packages of support under the Market Development (MADE) for Northern Ghana Program .....	24
3 Mechanism 2: Building the capacity of village agents.....	25
4 Mechanism 3: Fostering density in rural networks.....	29

## Tables

1 List of projects reviewed.....	10
2 Key features of the Girls' Education and Women's Empowerment and Livelihoods (GEWEL) project and the Zambia Agribusiness and Trade Project (ZATP).....	13

# Acknowledgements

This report benefited greatly from guidance, advice, and consultations within the World Bank's Social Protection and Labor Global Practice and Trade and Competitiveness Global Practice, especially from Emma Wadie Hobson, Ellen Olafsen, Soujanya Chodavarapu, Qursum Qasim, Henry Sichembe, and Ananda Paez Rodas.

The report also benefited from feedback and advice from government counterparts in Zambia implementing the Girls Education and Women's Empowerment and Livelihoods Project and the Zambia Agribusiness and Trade Project, including officials from the Ministry of Commerce, Trade, and Industry; the Ministry of Gender and Child Development; the Ministry of Community Development, Mother and Child Health; and the Ministry of Education, Science, Vocational Training, and Early Education.

Melissa Schweisguth (USAID) and Julian Alexander Koschorke (World Bank) provided excellent peer review comments that greatly enhanced the quality of this work. The authors thank all experts interviewed as part of the study for their candor and insights, which contributed substantively to the research.

This project was financed by a grant from the Partnership for Economic Inclusion.



# About the *In Practice* Series

The Partnership for Economic Inclusion introduces the *In Practice* series featuring accessible, practitioner-focused publications that highlight learning, good practice, and emerging innovations for scaling up economic inclusion programs.

## Guide to navigation

The *In Practice* series is interactive and provides built-in technical features to assist readers as they progress, including a navigation bar, progress bar, and the ability to jump to endnotes and back to the text throughout.



### Chapter navigation



The navigation bar at the top of each page allows easy navigation with a simple click.

### Progress bar

The progress bar tracks your progress through each chapter and throughout the document.

### Jump notes<sup>1</sup>

1. Notes throughout the text are linked to allow easy navigation between endnotes and the main text.

# Abbreviations

<b>CPI</b>	Cooperative Performance Index
<b>DFID</b>	Department for International Development
<b>EIVC</b>	Economic Inclusion into Value Chains Pilot
<b>EMIRGE</b>	Enabling Market Integration through Rural Group Empowerment
<b>ENSURE</b>	Enhancing Nutrition, Stepping up Resilience and Enterprise
<b>FEMA</b>	farmer economic marketing association
<b>GADC</b>	Gulu Agricultural Development Company
<b>GEWEL</b>	Girls' Education and Women's Empowerment and Livelihoods
<b>GRAD</b>	Graduation with Resilience to Achieve Sustainable Development
<b>GROW</b>	Ghana Greater Rural Opportunities for Women
<b>IBCF</b>	incentive-based contract farming
<b>IFAD</b>	International Fund for Agricultural Development
<b>IMOW</b>	Improving Market Opportunities for Women
<b>MADE</b>	Market Development Programme for Northern Ghana
<b>MCDSS</b>	Ministry of Community Development and Social Services
<b>MCTI</b>	Ministry of Commerce, Trade, and Industry
<b>MEDA</b>	Mennonite Economic Development Associates
<b>MFI</b>	microfinance institution
<b>MOG</b>	Ministry of Gender
<b>MOGE</b>	Ministry of General Education
<b>MOST</b>	Malawi Oilseeds Transformation
<b>NGO</b>	nongovernmental organization
<b>PSDAG</b>	Private Sector Driven Agricultural Growth
<b>PSNP</b>	Productive Safety Net Program
<b>RAIN</b>	Revitalizing Agricultural Incomes and New Markets
<b>SILC</b>	saving and internal lending communities
<b>SLG</b>	savings and loan group
<b>SMEs</b>	small and medium-size enterprises
<b>SNV</b>	SNV Netherlands Development Organisation
<b>SOBA</b>	Sierra Leone Opportunities for Business Action
<b>SPIR</b>	Strengthen PSNP4 Institutions and Resilience
<b>SWL</b>	Supporting Women's Livelihood
<b>TA</b>	technical assistance
<b>USAID</b>	US Agency for International Development
<b>VESA</b>	Village Economic and Social Association
<b>VSLA</b>	village savings and loan association
<b>WSA</b>	women sales agent
<b>ZATP</b>	Zambia Agribusiness and Trade Project

# Introduction

Despite rapid growth between 2000 and 2014 poverty in Zambia remains high, concentrated largely in rural areas. As of 2015, about 54 percent of the country was deemed poor (defined as living on no more than US\$21.40 per adult equivalent per month at 2015 exchange rate), including about 77 percent of the population of rural areas. Since 2015, growth has slowed. The poverty headcount is therefore likely to have increased.

The low productivity of small-scale farmers and microenterprises makes it difficult to reduce poverty in rural areas, where most of the population is engaged in small-scale farming (74 percent cultivate less than 2 hectares) (Chapoto and Chisanga 2016). Among the poorest households, lack of linkages to markets outside the immediate community and lack of access to finance/capital are the biggest constraints to sustained growth of household enterprises (Poulin and Bomuhangi 2018).

Two World Bank projects are currently supporting the economic inclusion of poor households in Zambia. The Supporting Women's Livelihood (SWL) program of the Girls' Education and Women's Empowerment and Livelihoods (GEWEL) Project provides a comprehensive package to promote economic inclusion among women from the poorest households. It is being implemented by the Department of Community Development of the Ministry of Community Development and Social Services.

A second project, the Zambia Agribusiness and Trade Project (ZATP), being

implemented by the Ministry of Commerce, Trade and Industry, enhances access to markets by linking producer organizations and high-growth small and medium-size enterprises (SMEs) to buyers (commercial offtakers) by facilitating "productive alliances" (commercial agreements between a producer organization and a commercial offtaker) and providing matching grants and technical support. These productive alliances are typically of larger scale and more professionally managed than the SWL beneficiary enterprises, which tend to be household units of production.

A diagnostic of the status of and constraints facing SWL beneficiaries with respect to market linkages highlights the lack of upstream value chain linkages for them. Through a Partnership for Economic Inclusion grant, the World Bank will provide technical assistance (TA) to the government of Zambia, through relevant ministries, to operationalize a mechanism, at scale, for forging market linkages by SWL households by linking them to ZATP beneficiaries. It will do so either by facilitating buyer-seller contracts between them or providing SWL

beneficiaries with additional inputs (such as trainings and organization of production) to upgrade them to eventually benefit from ZATP.

This report reviews and highlights the experiences of similar market linkages programs implemented globally, in an attempt to answer the following questions:

- Program context: What is the context in which programs were implemented?
- Target population: What are the main characteristics of the target population?
- Program design: What program designs have been used to support market linkages among rural micro and smallholder farmers, particularly women? What mechanisms did they use to establish market linkages? What assistance was provided to upgrade the capacity of microenterprises to reliably supply aggregators or agro-processors? Did it include finance and/or TA? What was the intensity and form of the assistance and

who provided it? Which program designs were the most successful and why?

- Program implementation and institutional mechanisms: How were programs implemented? If the government did so, what kind of institutional mechanisms were put in place, especially in programs that involved more than one ministry? What type of aggregation and linkage platforms were set up? What were the roles and responsibilities of government, buyers and other implementing partners in the planning and execution of the program?
- Sectors of interest: Did programs focus on particular sectors or products? If so, why?

This report describes operational considerations that may be relevant to the ZATP–GEWEL project context. It provides recommendations to guide the next steps in developing the ZATP–GEWEL pilot.



# Definitions and Methodology

This report defines economic or productive inclusion programs as a bundle of multidimensional and coordinated interventions that aim to increase the income and assets of poor and vulnerable people while working toward the long-term goal of economic self-sufficiency. The report adopts the framework of the *State of Economic Inclusion Report 2021: The Potential to Scale* (Andrews et al. 2021), which considers three pathways for entry and scaling up these programs: social safety nets, livelihoods and jobs, and financial inclusion.

The research prioritized projects that included poor smallholders, including women, as beneficiaries and farmers who participated in government social safety net schemes. The research focused on lessons learned by program implementers, governments, and other stakeholders related to efforts to link extremely poor households to productive markets.

The review analyzes and synthesizes strategic and tactical approaches implemented in a variety of contexts. It emphasizes lessons on project design features, commodity-specific considerations, gender dynamics, and implementer capacity that will support the World Bank's GEWEL and ZATP projects in their efforts to build a market linkages component that bridges the two projects.<sup>1</sup>

The first stage of research consisted of a literature review based on a Google search of project design and assessment documents, technical briefs, discussion papers, research articles, and operational guides. It also involved consultations with technical experts and operations teams. The research followed a “snowball” methodology, in which a preliminary round of informant interviews and a document review helped identify more programs that were relevant for the review. The research team reviewed reports and documents of 21 projects operating in 15 countries, in Sub-Saharan Africa (11), South Asia (2), and East Asia (2) (table 1). Seventeen of the projects were supported or led by nongovernmental organizations (NGOs); four were implemented by governments and financed through the World Bank. Table 1 lists the consultations and projects reviewed.

**Table 1** List of Projects Reviewed

Country	Project/Program Name	Implementing Agency
Côte d'Ivoire	Economic Inclusion into Value Chains Pilot	Government
Ethiopia	Graduation with Resilience to Achieve Sustainable Development (GRAD)	CARE
	Livelihoods for Resilience	CARE
	Strengthen PSNP4 Institutions and Resilience (SPIR)	World Vision
Ghana	Ghana Greater Rural Opportunities for Women (GROW)	Mennonite Economic Development Associates (MEDA)
	Market Development Programme for Northern Ghana (MADE)	Nathan Associates
India	National Rural Livelihoods Project	Government
Kenya	Enabling Market Integration through Rural Group Empowerment (EMIRGE)	Global Communities
Malawi	Malawi Oilseeds Transformation (MOST)	Adam Smith International (ASI)
Mozambique	InovAgro	Development Alternatives Incorporated (DAI)
Mongolia	Enabling Market Integration through Rural Group Empowerment (EMIRGE)	Global Communities
Myanmar	Improving Market Opportunities for Women (IMOW)	MEDA
Pakistan	Empower Pakistan Entrepreneurs	MEDA
Rwanda	Enabling Market Integration through Rural Group Empowerment (EMIRGE)	Global Communities
	Private Sector Development for Agriculture (PSDAG)	DAI
Sierra Leone	Sierra Leone Opportunities for Business Action (SOBA)	ASI
Uganda	Northern Uganda Social Action Fund Project 3	Government
	Revitalizing Agricultural Incomes and New Markets (RAIN)	Mercy Corps
	Senior Systems Change Advisor (formerly PROFIT)	EcoVentures
Zambia	Private Enterprise Programme-Zamia (PEP-Z)	Nathan Associates
Zimbabwe	Enhancing Nutrition, Stepping up Resilience and Enterprise (ENSURE)	World Vision

# Overview of GEWEL and ZATP

The Girls' Education and Women's Empowerment and Livelihood (GEWEL) project aims to support efforts by the government of Zambia to increase access to livelihood support for women and access to secondary education for disadvantaged adolescent girls in extremely poor households in selected districts. The project comprises two interventions: Supporting Women's Livelihood (SWL), implemented by the Ministry of General Education (MOGE) and coordinated by the Ministry of Gender (MOG).

SWL is an economic inclusion program that aims to empower extremely poor women from rural areas through an integrated package of interventions intended to loosen constraints to women's income generation. The package includes five components:

- A productive grant of US\$225 equivalent per household, delivered to participants in two installments
- Life and business skills training delivered for 21 days through community-based volunteers
- Savings groups led by trained community-based volunteers
- Group mentoring that includes refresher training and linkages to other public services, offered just after weekly savings group meetings for six months
- Since 2019, consumption support through the social cash transfer program.

In 2019, SWL targeted approximately 75,000 women between the ages of 19 and 64 living in extremely poor households across 51 districts. It aims to increase coverage to 129,400 beneficiaries in 81 districts by the end of 2024. Beneficiaries are selected through a three-step targeting mechanism that includes the following:

- A participatory wealth ranking, in which the community identifies extremely poor households with female breadwinners
- Self-registration, to collect basic information about identified female breadwinners and verify eligibility criteria (that the person is 19–64, has at least one minor living in the household, and has lived in the community for at least six months)
- Community validation wherein the community confirms that those registered for the program are indeed those who are eligible

ZATP uses the productive alliances and market connect model to link poor and “emerging farmers”<sup>2</sup> and high-growth potential SMEs to commercially viable value chains by improving their capacity to finance and execute productivity-enhancing investments and respond to the requirements of contestable end-markets and major buyers. The productive alliance approach brings together producers and buyers based on potential offtake opportunities and seeks to address the production- and demand-side challenges that weaken market linkages.

ZATP is operational in 20 districts in five of Zambia’s 10 provinces. It is being implemented, by the Ministry of Commerce Trade and Industry (MCTI), in provinces that have both high poverty density and agro-processing activities (Lusaka, Kabwe, Ndola, Livingstone, and Chipata).

As of March 2022, the project had directly benefited 55,000 emerging farmers and 230 high-growth potential SMEs; 52 percent of its beneficiaries were women.

ZATP aims to help emerging farmers integrate into value chains by facilitating productive alliances and providing matching grants and technical support. It seeks to match relatively organized and creditworthy anchor enterprises (offtakers) with aggregated groups of producers (including smallholder associations and producer cooperatives). Once productive alliances are established, the project provides matching grant investments (of up to 70 percent of total subproject costs) and capacity building. Productive alliances are expected to include at least 10 households, at least 90 percent of which are classified as emerging.

Business capital support to productive alliances is capped at US\$3,000 per producer household. It is provided through a

competitive allocation to the winning business plans co-produced by the productive alliance (producer organizations, buyers, and the technical services financed by the project). Business plans describe the capital and service needs of producers and propose improvements that would help them upgrade their production capacities and skills to strengthen their linkage with buyers. Realization of this business plan within a productive alliance is supported through three core inputs and/or activities: (a) productive investments (production inputs, small infrastructure); (b) TA (extension services, technology transfer); and (c) business development (management and accounting). An independent group evaluates the business plans and productive alliances. It selects them based on their technical and financial feasibility, market linkages, partner capacity, and social and environmental aspects.

The project also invests in last-mile infrastructure in targeted areas, to facilitate the creation of additional productive alliances. These investments focus on increasing access to markets; rehabilitating infrastructure (improvements to roads, minor crossings, and access roads); and developing small-scale community-based energy solutions.

An important feature of ZATP is its “agnostic” value chain approach. The project supports linkages of farmers to buyers by structuring support around offtake opportunities while allowing farmers and SMEs to identify high-potential opportunities. It avoids pre-selecting specific value chains or “picking winners,” thereby potentially excluding opportunities for successful linkages. Table 2 presents key features of the two projects.

**Table 2** Key features of the Girls’ Education and Women’s Empowerment and Livelihoods (GEWEL) project and the Zambia Agribusiness and Trade Project (ZATP)

Project	SWL (GEWEL)	ZATP
<b>Starting Date</b>	2015	2017
<b>Objective</b>	To increase access to livelihood support for women and access to secondary education for disadvantaged adolescent girls in extremely poor households in selected districts	To support access to markets and firm growth for agribusiness in Zambia
<b>Components</b>	The package includes five interventions: <ul style="list-style-type: none"> <li>• skills training</li> <li>• business capital</li> <li>• mentoring</li> <li>• savings group facilitation</li> <li>• cash transfer for consumption support (for beneficiaries of the social cash transfer program)</li> </ul>	The package includes two components: (a) supporting agribusiness market linkages and (b) strengthening institutional and regulatory capacities to enhance agribusiness trade. It supports six interventions: <ul style="list-style-type: none"> <li>• facilitation of productive alliances</li> <li>• business capital</li> <li>• technical assistance</li> <li>• business development services</li> <li>• facilitation of market access</li> <li>• access to financing</li> </ul>
<b>Targeting Method</b>	Targeting is done through a three-step mechanism: <ul style="list-style-type: none"> <li>• participatory wealth ranking</li> <li>• verification of eligibility</li> <li>• community validation</li> </ul>	The project considers poverty density and the intensity of agro-processing activities to identify program areas. Farmers who are interested apply; selection is made based on the technical and financial feasibility, market linkages, partner capacity, and social and environmental aspects reflected in a business plan.
<b>Targeted areas</b>	Nationwide	20 districts in five provinces
<b>Target groups</b>	Extremely poor women in rural areas	Poor and emerging farmers, especially women
<b>Eligibility criteria</b>	Already part of social cash transfer program	None
<b>Size of benefit</b>	Business grant of K 2,500 (US\$225) and Social cash transfer grant of K 400 per household per month (twice as much for households eligible because of disability status)	Business capital matching grant of no more than US\$30,000 per productive alliance and US\$35,000 to high-growth potential SMEs (up to a maximum of 70 percent of project costs)
<b>Coverage in 2022</b>	152,000 beneficiaries (cumulative)	55,000 emerging farmers (directly), 110,000 farmers (through an aggregator model), 230 high-growth-potential SMEs and 90 productive alliances/ subprojects
<b>Implementing ministry</b>	Ministry of Community Development and Social Services (MCDSS)	Ministry of Commerce Trade and Industry (MCTI)

# Key Findings

## PROJECT CONTEXT

The operating contexts of the projects examined for this study varied widely. A few projects worked in a postconflict setting; one operated in the aftermath of a contagious disease outbreak. All of the projects focused on smallholder farmers who operated in isolated rural areas, far from other economic actors, such as input sellers and commodity buyers. With rural isolation the common feature, all projects endeavored to reduce transaction costs in some way and build market access by forging new relationships between farmers and other actors. Some projects even subsidized the opening of physical buying posts in rural areas.

Many of the projects reviewed were designed to overcome the geographic isolation of farmers from market actors, especially in conflict-affected areas. Postconflict northern Uganda presented possibly the most extreme isolation. The Revitalizing Agricultural Incomes and New Markets (RAIN) project engaged farmers whose agronomic knowledge had been significantly diminished as a result of the conflict. These smallholders worked in an environment without a basic set of market actors, such as input sellers. Since the cessation of violent conflict, many NGOs had provided basic services, but no commercially viable actors were present, according to Melaku Yirga, the former director of the project. The InovAgro project in northern Mozambique worked in a similar environment, in which a history of conflict had given way to a period of economic stagnation. The Sierra Leone Opportunities for Business Action (SOBA) project worked in post-Ebola Sierra Leone to rebuild market systems for a handful of horticultural and commodity crops. The Ebola

outbreak and the government's effort to contain it had reduced those robust market systems. The project yielded lessons that could be relevant for rebuilding following the COVID-19 pandemic.

Thin markets and underdeveloped services also motivated projects. The Zambia Production, Finance, and Improved Technology (PROFIT) project worked in a context of few potential business partners and an underdeveloped set of viable services that were accessible by smallholder farmers. Although less dramatic than a postconflict or post-disease environment, this context presented similar challenges. All of the contexts were either low-growth environments or locations in which recent growth had excluded smallholder farmers.

## TARGETING METHODS

Most projects used a two-stage process of targeting that began with geographic targeting followed by targeting of households. Projects

used multiple criteria to identify geographic areas, including the incidence of poverty, agronomic conditions, the level of production, the presence of other government and donor programs, market activity, the distance to economic hubs, and the experience of the implementing partner. The potential for crop production beyond the subsistence level—which depends on farmers' access to land and water and demonstrated interest in pursuing farming for income generation—was also a factor. If projects had pre-identified value chains, a sufficient number of farming households with a current production base was another criterion for village selection.

In projects that coordinated with social safety net schemes, recipient criteria informed beneficiary selection. For example, the Strengthen PSNP<sup>4</sup> Institutions and Resilience (SPIR) Project worked as an extension of the government's productive safety net cash transfer program where the local government was closely involved in selecting beneficiaries. The Graduation with Resilience to Achieve Sustainable Development (GRAD) and the Livelihoods for Resilience project, both funded by the US Agency for International Development (USAID), also worked with safety net beneficiaries.

Many projects used participatory processes to identify the poorest households at the community level. Projects that targeted exclusively women farmers secured household and community support. The Improving Market Opportunities for Women (IMOW) project in Myanmar works with 25,000 women farmers to improve production practices and market linkages. It used a gender-sensitive value chain selection process at the design stage, targeting rice and market vegetables. After identifying states based on sufficient production base, market access, and the presence of women farmers, the project engaged local partners to implement a female-lead farmer model. Local partners led the village selection process

through a participatory approach that included messaging on how and why the project wanted to work with women farmers in order to achieve sufficient buy-in from both men and women in the community, reducing the potential for social backlash and individual or village-level withdrawal from participation.

## PROGRAM DESIGN

### Selecting value chains

When working with the ultra-poor, many projects worked with beneficiaries' existing production bases. Three main approaches were used to target value chains or sectors:

- pre-selecting one or a menu of value chains based on overall value chain market potential
- adopting an agnostic approach driven entirely by market opportunities, in which engagement by private sector partners drives decisions about the value chains in which the project engages. The market linkage mechanism is the design choice made by the project instead of the value chain
- a hybrid approach in which a value chain is targeted but a mechanism (such as an innovation fund to invest in specific solutions to enhance market linkages) is retained to capitalize on market opportunities

Factors that drive value chain selection include project objectives, the country or target area context, and financial and human resource capacity. For instance, value chain prioritization in a food security project will differ from value chain prioritization in an agricultural export promotion project. Value chain selection is also shaped by the context of target areas or countries. Target areas may have different constraints and market opportunities, depending on the level of development, regulation, and

climate shocks, among other factors. A project's budget and implementing partners' technical and organizational capacity may also influence value chain selection. In some cases, alignment with donor preferences (or requirements) and host government priorities also played a role.

Another design decision is whether to work with crops within a smallholder farmer's current production base or promote a shift to new crops. At least initially, many projects work with smallholder farmers' current production base. This approach acknowledges that smallholder farmers are often risk averse, because of their low resiliency, while capitalizing on their existing agronomic skills, any related assets, and any existing market linkages. Projects also considered the current production base in relation to household consumption, to ensure that there were no negative impacts on immediate consumption if advocating for a transition to new crops. The shift from subsistence to commercialized production means that households become more dependent on their cash income to feed their families. In areas where markets do not work well, this shift is a risky one.

### Conducting a market assessment

Most of the projects that worked in one or more value chains (versus those that were value chain agnostic) conducted at least one market assessment. These assessments provided insight into the market viability of specific crops as well as the competitive landscape for beneficiaries. The GROW project in Ghana worked with 23,368 women farmers to shift from growing maize, primarily for household consumption, to soy due to its commercial viability. The market assessment determined that soy had lower production costs, higher market opportunity (in terms of both price and diversity of opportunities), and higher nutritional value than maize. The shift the project effected improved food security and more than doubled incomes. (MEDA 2019). GROW also supported

the establishment of small horticulture gardens to promote nutritional diversity, with a crop schedule that complemented soy production.

The GRAD project and the follow-on Livelihoods for Resilience project in Ethiopia used a gradual diversification approach. Implemented by CARE and consortium partners REST, ORDA, Catholic Relief Services, Agri Service Ethiopia, and SNV Netherlands Development Organisation (SNV), GRAD engaged 65,000 chronically food-insecure households that were part of the government-run Productive Safety Net Program (PSNP). A portfolio of 5–12 value chains was selected based on a combination of participants' current production base and market opportunities, which were identified via a market assessment. Participants were first supported to improve production capacity with their current crop portfolio. The implementation team then presented participants with market information and encouraged them to diversify into new value chains as they improved their production skills at the household level, the producer organization matured, and levels of group trust (and trust in the project) rose. This approach allowed the project to become more familiar with market dynamics while upgrading farmers' production skills.

Local demand plays a strong role in guiding value chain selection. For extremely poor smallholders, many buyer linkage projects encourage them to focus on local demand for their crops. Local buyers have lower quality and consistency requirements, allowing poorer smallholders to bring whatever is available for sale rather than meeting the set quantities needed to feed a larger supply chain. In a few instances, buyers with links to regional and international markets worked closely with poor smallholders, but those actors came into the operating context with their own supply contracts already in place and showed willingness to invest in outreach to poor smallholders from the outset.



## Establishing and strengthening producer organizations

All projects used group-based institutional structures to reach beneficiaries and build capacity. A key lesson in organizing new producer organization was to aim for simplicity and prioritize market responsiveness, including by starting with informal groups for smallholders with little or no experience in a producer organization setting.

### *Savings groups as a potential entry point*

Many projects used some iteration of a savings and loan group (SLG) as the initial mechanism for organizing farmers, as such groups are a low-cost, low-risk mechanism and an informal version of them often exists in rural communities that lack access to formal financial institutions. There are pros and cons of such an approach. The role of SLGs as community and household safety nets, such as through providing access to money when a family emergency strikes, can be compromised if they transition into market-focused groups. Members not involved in agriculture for income generation can become irrelevant, and members that have fewer assets and lower production capacity can be sidelined. Even if all members of an SLG farm for a living, they may raise different crops, undercutting the aggregation value of the producer organization. Projects like Enhancing Nutrition, Stepping Up Resilience and Enterprise (ENSURE), which engaged producer marketing groups and village savings and loan associations (VSLA) as separate organizations, found that dual membership had the benefit of providing additional security for farmers: If farmers were not able to secure loans from formal financial institutions, they were able to fall back on loans from their VSLA.

Expanding SLGs to include producer organization elements provides members with a larger loan pool and better market access but doing so requires more time and resources on the part of the project and can increase the potential

for fraud. Some of the projects reviewed in this study argued against turning SLGs into producer organizations, but others found doing so useful (Asombobillah 2011).

Catholic Relief Services has used a saving and internal lending communities (SILC) methodology in over 27 countries in Africa. This model encourages members to invest their loan funds in profit-making ventures, with the SILC also serving as a platform for providing TA to upgrade agricultural practices. Members are able to use loans for household purposes, such as school fees and health insurance. A random sampling of SILC members in Ghana found that 42 percent had used loans for farming and 91 percent intended to use their share of the funds for agricultural production.

The Aga Khan Foundation reviewed 10 case studies that used augmented versions of savings groups (Paul Rippey and Fowler 2011). It found that expanding the roles of an SLG creates complexity that can increase the risk of fraud within groups and make scaling up more resource intensive. In Tanzania, for example, transitioning savings groups into collective marketing associations required an additional 8–12 months of project support in a chickpea promotion project that used a clustering approach. A minimum of four SLGs (all within the same community) were grouped into an association, which served as the marketing cooperative that negotiated with buyers. Benefits of this cluster approach included a larger loan pool and lower transactions costs for buyers. The downside was that SLGs, in which all financial transactions previously took place in person, became more complicated, increasing the potential for real or perceived fraud and mistrust among members and requiring more complicated bookkeeping, which increased the risk that elite (more educated) members of the group retain leadership.

Village economic and social associations (VESAs) in Ethiopia are an example of a group structure

in which savings and loans can be combined with market-oriented activities. The GRAD and Livelihoods for Resilience projects operated in Ethiopia fostered VESAs as platforms for joint learning and community collaboration, linking them to formal financial institutions for loan access. These VESAs had bylaws and five rotating officers (two of which had to be women). As the primary means of project engagement, they were linked to public services, extension agents, and private sector stakeholders. CARE's VESA model often includes a self-managed savings and loan component and engages both husbands and wives rather than targeting only women. VESAs are established to serve multiple purposes: financial literacy and financial services, social action, and analysis,<sup>3</sup> and livelihood strategies. For the livelihoods component of VESAs, community facilitators led discussions on livelihood risks and opportunities, value chain selection, off-farm income-generating opportunities, and understanding market information (CARE 2018). Once VESAs were mature, the project supported the establishment of farmer economic marketing associations (FEMAs), as VESA members engaged in a diverse range of livelihoods aside from agriculture and a diverse range of crops within agriculture. Although VESAs require intensive monthly support for the first 9–12 months, they seem to be sustainable, with about 60 percent still operating three years after being established. In contrast, many of the FEMAs had dissolved, because farmers were able to fetch higher prices in local markets (within the reach of individual VESAs) and therefore did not need FEMAs to expand their market reach.<sup>4</sup> VESAs served both community and market-facing roles, demonstrating the potential SLGs have for doing the same.

### *Formalization over time*

Most producer organizations are initially informal. Most projects supported a gradual path toward formalization.

For nascent farmer groups, simplicity regarding the initial structure and services is ideal. The guiding question for implementing partners is whether the producer organization meets the consistency, quality, and quantity requirements of new buyer partners. Immediately requiring these institutions to create internal structures and a robust range of services can set them up for failure. In addition, as producer organizations become more formalized, leadership and membership can become entrenched and vulnerable members pushed out.

Many projects used a graduated approach, in which the producer organization was initially an informal group whose purpose was to aggregate produce and create a platform for transferring agronomic skills. The types of project support and market linkages were reassessed in line with the production cycle. As producer organizations increased their production capacity and became familiar with (and saw the benefits of) operating in a group setting, the project could support more formalization of internal governance and the range of services the organization might provide. This approach allows time for the project to increase its understanding of appropriate market opportunities. Flexibility in how producer organizations are supported is key, as initial capacity and the rate of progress across project producer organizations will vary. Some failure is to be expected.

In Mongolia, the Enabling Market Integration for Rural Group Empowerment (EMIRGE) project worked with farmers who had never belonged to a producer organization. The project conducted value chain analysis and an animal husbandry assessment. It then presented dairy and vegetable market opportunities to the farmers, who determined which opportunity to pursue. Private sector actors, representatives from the Ministry of Agriculture, SMEs, and local consultants provided trainings and exposure to improved practices. The informal producer groups evolved to jointly produce fodder crops, shared labor, and aggregate

produce and to collaborate to reduce the costs of veterinary services.<sup>5</sup>

### **Building the capacity of producer organizations**

Across projects there was an understanding that improved production capacity is the cornerstone for improved market linkages. The funding of and delivery mechanism for this capacity building varied. Project-driven approaches included training in farmer field schools, lead farmer models, and use of producer organizations as a platform for upgrading skills. Government extension agents, NGOs, and project staff provided this capacity building. Market-driven approaches focused on embedding TA in the links between the producer organization and the market, via a sales agent or an agribusiness that provides production advisory services as part of its business model.

The International Fund for Agricultural Development (IFAD) distinguishes three value chain development models to build smallholder production capacity and sustain market linkages: producer driven, buyer driven, and intermediary driven (IFAD 2015). The appropriate model is determined based on a variety of variables, including commodities and the local context; the presence, nature, and capacity of value chain actors; policy and regulatory frameworks and implementation; and the business enabling environment. The producer-driven model engages primarily at the farmer level, organizing farmers into groups and supporting them to take on production and possibly post-production functions. Under a producer-driven approach, the project must first assess the ability for the end-market to absorb the additional production or producers.

The entry point of the buyer-driven model is through the private sector partner. Commercial opportunities drive the upgrading of farmer group organizations and skills, as seen in some

outgrower schemes and contract farming.

In an intermediary-driven model, a stakeholder plays a convener role, facilitating the capacity building of farmers, sourcing with private sector partners, and linkages. This approach might work in Zambia, where production capacity is low, the private sector presence is weak, and many agricultural value chains are still unstructured, with a high level of informality. The intermediary could be (a) existing project implementers, such as community-based volunteers of the GEWEL project, who facilitate savings groups, coaching, and mentoring and provide life and business skills trainings, or (b) agents in the local market.

In both the buyer-driven and intermediary-driven models, support to farmers can be provided through the embedded services a buyer or intermediary provides to the producer organization. These services include training on production and post-harvest handling techniques as well as inputs, tillage, and other services. In either model, projects need to safeguard the interests of beneficiaries in a way that prevents the intermediary or end-buyer from exerting inappropriate influence through unfair contracts, such as by passing on the full risk of market variability to beneficiaries (by, for example, renegeing on contracts when the market is unfavorable).

### **Financing producer organizations**

Most projects provide grants (some on a cost-share basis) or facilitate access to financing to producer organizations. Grants are provided for technology and the upgrading of farms. Rwanda's Private Sector Driven Agricultural Growth (PSDAG) project provided grants to 60 producer organizations through its cooperative professionalization program, which focused on improving quality management, increasing access to markets and finance, and digitalizing its operations. The grants covered assistance to access inputs, finance, post-harvest handling

technologies, and standards and certifications. Grant parameters included a cost share and a preexisting relationship with a buyer.

The Côte d'Ivoire Economic Inclusion into Value Chains (EIVC) project supported rice farmers in obtaining improved inputs on credit by facilitating linkages between a microfinance institution (MFI), rice farmers, millers and input suppliers. The project identified an MFI that had sufficient numbers of local branches, interest in expanding its customer base, and a willingness to work with the project. The MFI manages the relationship with the input supplier, with inputs flowing to farmers via MFI and rice mill agents. Farmers repay their loans directly to the MFI, which pays the input supplier.<sup>6</sup> Establishing and managing this process could be more resource and time intensive than providing grants, but the long-term benefits are numerous. The farmers now have bank accounts, experience in managing a loan, and access to better inputs. The input supplier has an expanded customer base and lower transaction costs. The rice mills have a closer connection with their farmers and the MFI and receive a larger and more consistent supply of rice. The MFI has new clients and, ideally, a new perception of the risk of lending to smallholder farmers. All of these actors are now linked in way that can continue to provide benefits after project closure.

A performance evaluation of the Cooperative Development Program by USAID found that funding only capacity building and technical assistance (rather than providing cash infusions or grants for capital expenditures/technology) was an effective way to ensure that the program supports only cooperatives that desire to become more self-sustaining (Hoffman, Yang, and Glass 2017). Such a model of support through capacity building and technical assistance is suited to a project such as Ethiopia's SPIR or the proposed link between GEWEL and ZATP, where the beneficiary group is already receiving cash transfers as part of a safety net program.

## Priming for partnership

Before a project begins facilitating market linkages between producer organizations and other actors, it needs to gauge the producer organization's market-readiness and resilience to shocks. At the farmer level, it should consider current and future production capacity (agronomic skills, access to land) and, in the case of women farmers, other responsibilities, as women often bear double time burdens of farm and home responsibilities that can limit their ability to engage in more labor-intensive crop production and participate in groups.

At the household level, it should consider the current resilience level and how it could be strengthened to prevent farmers from dropping out of the producer organization at the first instance of a shock. Resilience level is particularly relevant for programming that targets female farmers, as women are typically responsible for managing household-level shocks, such as a family illness.

At the producer organization level, a variety of tools can be used to assess maturity and market readiness:

- In implementing the EMIRGE project, Global Communities developed the Cooperative Performance Index (CPI) (Nkuranga and Wilcox 2013). This tool assesses capacity across governance, management, membership, production, and marketing. The project created a scorecard for each cooperative and provided TA based on the outcomes. It established memoranda of understanding with the group that set annual goals based on the outcome of the CPI, identified milestones to show progress in key agreed upon areas, and reassessed and recommitted to partnering on an annual basis.
- ACIDI VOCA developed the M4 tool, a self-assessment by farmer-based organizations

that covers membership, marketing, money, and management.<sup>7</sup>

- SNV developed a framework to analyze a producer organization's competitiveness that covers members' capacity, core activities, market integration, financial capacity, efficiency, planning, and human resources support (Maijers, Vijayender, and Commandeur 2016).
- World Vision's Field Guide provides guidance on assessing producer readiness for market linkages (World Vision 2017).

However, when a project assesses the market readiness of the producer organization, it is important to provide coaching through the first commercial relationship with a new buyer, in order to support repeat transactions.

## MARKET LINKAGE MECHANISMS

Projects used three types of market linkage mechanisms to facilitate sustained market access for extremely poor producers:

- facilitating commercial partnerships with buyers, by introducing specific, usually large-scale buyers to farmers
- building the capacity of village agents in order to build the capacity of producer groups to reach out to markets via a designated marketing agent
- fostering density in rural networks, by promoting the growth of micro and small input retailers, traders, and other actors close to farmers.

Many projects used more than one of these mechanisms:

- RAIN took a direct approach by partnering with a small number of buyers and an indirect approach by looking for ways to

promote the growth of more than 200 local businesses selling inputs and buying farmer produce.

- ENSURE connected buyers with producer groups and then supported village agents to take over that responsibility, supporting the sustainability of buyer linkages.
- INOVAGRO focused initially on buyer linkages before pivoting to fostering density after all of the buyers underperformed in Mozambique's uncertain economy.

The appropriateness and effectiveness of each approach depends on the ability to transfer useful information between transaction partners. This information helps producers make cultivation decisions, meet quality standards, and make small investments in farm productivity with specialized inputs. These beneficial relationships, explored below, can be forged between farmers and local market actors or larger buyers.

Transactional relationships between poor farmers and buyers are notorious for the mistrust that pervades them. This lack of trust leads to the vilification of "middlemen" who connect farmers to markets and disrupts relationships by incentivizing cheating. As one evaluation noted, "Building trust is one of the biggest issues that can make or break relationships and agreements" (World Vision 2017). Monitoring changes in trust between farmers and buyers, as well as changes in farmers' perception of the utility of information being provided by a buyer, can help track the likely sustainability of new market linkages.

### Mechanism 1: Facilitating commercial partnerships with buyers

Most projects promote market access by linking smallholder farmers directly with buyers. Projects identify buyers that are actively marketing crops that are currently (or feasibly) produced by target beneficiaries. The

projects then typically engage buyers on behalf of farmers, laying out the market opportunity that lies in transacting with them and often offering some financial incentive to reduce the cost of purchasing from them. Buyers include agro-processors, exporters, retailers and wholesalers, and large-scale farms that bulk production from farmers around them. World Vision's Field Guide details a long list of potential advantages and disadvantages for each of these types of buyers (World Vision 2017).

Efforts to facilitate commercial relationships between smallholder farmers and buyers center on the sale of produce, but sustained linkages often also involve the provision of input and credit. Sustained linkages that reduce side-selling and other disruptive behaviors usually also include a price premium for farmers. They almost always involve embedded services such as inputs and credit.

Some of the successful examples of the first mechanism involved a graduated incentive-based program of buyer support in which farmers received greater benefits for meeting production targets every season (figure 1). These schemes also penalized poor performance. They tended to boost trust over

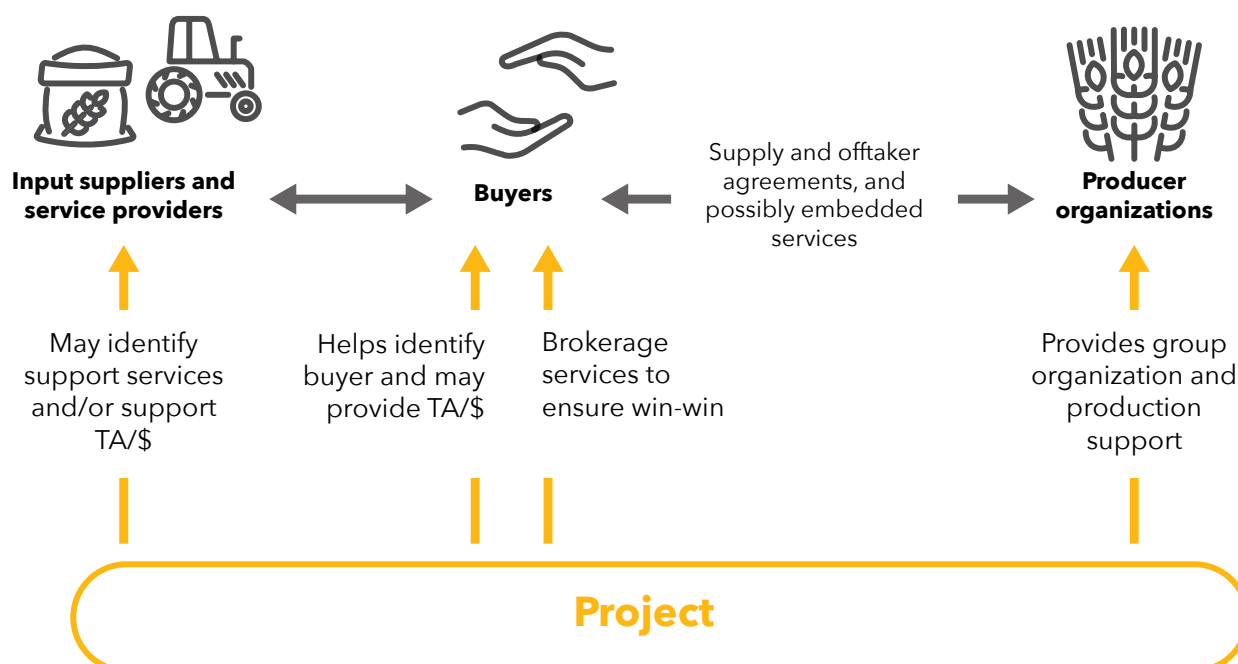
time, as actors on both sides of the transaction saw the benefit of their continued commercial relationship. Through this arrangement buyers are able to plan their own activities (such as processing or value addition) that use the farmers' produce.

### *Rewarding farmers for consistency through incentive-based contract farming in Malawi*

The Malawi Oilseed Transformation (MOST) project, funded by the Department for International Development (DFID), sought to boost Malawi's cotton sector by facilitating relationships between producers and buyers or cotton ginners by incentivizing improved performance by producers. MOST partnered with a buyer, Afrisian, which was willing to experiment with a new model for engaging farmers at a time when buyers had reduced their provision of loans to farmers for the purchase of inputs because of the high level of farmers' debt and side-selling.

The buyer and MOST co-created an incentive-based contract farming (IBCF) arrangement that placed farmers on one of three levels. At the basic level, farmers received a small allotment of inputs and were offered a

**Figure 1** Mechanism 1: Facilitating commercial relationships with buyers



price slightly above the market price. At the end of the season, farmers who met production targets and sold their crop to Afrisian graduated to the next level, receiving increased inputs as well as insurance products. Opportunities for services and inexpensive inputs from Afrisian increased as farmers moved to the highest level. MOST's guidance on IBCF arrangements emphasizes that buyers make it explicit at the outset that "compliance in year one of IBCF will lead to a more extensive package of inputs and support in year two and year three. The aim is to create a series of steps, and a habit of compliance so as to get something more next time" (Agar 2018). MOST subsidized the price premium in

***A successful IBCF scheme can only be built over two to three years of operation. Output buyers have to appreciate that they make more money from a predictable supply of the right quality as this leads to processing efficiencies and ability to tie up contracts compared to making short-term savings by buying cheaper. IBCF requires investment and time to pay back that investment.***

–Disrupting Market Systems Dynamics in Agriculture Case Study (Adam Smith International)

the first year, then withdrew the subsidy in the second year. Afrisian continued to pay above-market prices, further incentivizing farmers to improve performance. The scheme "offered the ultra-poor the opportunity to step up,"<sup>8</sup> by giving them the opportunity and direct incentive to perform. Side-selling still occurred, but farmers who broke their contracts were excluded from participating the next season (they were allowed to join the scheme the following season). Afrisian averaged about 95 percent repayment on its input loans to smallholder farmers under the IBCF—more than twice the repayment rate of a major competitor (40 percent) under a more standard contract scheme (Agar 2018).

As a result, Afrisian's market share grew from 15 percent to 50 percent over three years (ASI 2018).

The insurance products included in IBCF contracts helped farmers manage risks and increase predictability. In partnership with other actors in Malawi, Afrisian offered contract farmers access to index-based crop insurance in the case of drought. When farmers failed to express much interest in the product, partner insurers introduced funeral expense insurance, in which policyholders received automatic payments for funeral expenses within days of reporting the death of a family member. The obvious utility of the funeral expense insurance product increased farmers' appreciation for the concept of insurance, which then bolstered uptake of index-based crop insurance.<sup>9</sup>

***Increasing opportunities for market linkages for isolated farmers in post-conflict northern Uganda***

The RAIN project supported a market-based, value chain agnostic approach to post-conflict development in northern Uganda. It worked with a wide variety of private and public sector partners to build strong markets for inputs and offtake. In its search for buyers willing to invest in the effort to reach producers, the project identified a young business—the Gulu Agricultural Development Company (GADC)—with access to high-value sesame markets outside of Uganda.

RAIN conducted due diligence on GADC to ensure that it was financially solvent and that its operations (especially export links) were robust and legitimate. Such due diligence was key in the post-conflict context of northern Uganda because market linkage mechanisms expose already vulnerable farmers and households to further risk (for example, market variability and weak financials of partners), which need to be studied and safeguarded against. It then supported it with three successive service agreements to train lead farmers and field officers, set up a network of well-financed buying agents, and invest in mobile grading equipment (Byrne 2016). GADC field officers and lead farmers expanded training on sesame production

and post-harvest handling to a much larger number of farmers. GADC recruited dozens of traders from around the larger region to open buying posts. As a result of the extension training and the relationship that developed between the farmers and the buying agents, GADC was able to push out much of the competition (mostly buyers from Kampala). The fact that farmers were paid on the spot instead of having to wait for payment increased their interest in participating in the project (Byrne 2016).

To amplify the impact on the region, RAIN broadened its focus to support the growth of traders. It partnered with local financial institutions to give traders access to basic transportation, which enabled quick offtake and kept markets flowing during the peak buying season. RAIN paid 15 percent of the cost of the equipment; financial institutions were comfortable loaning the rest of the equipment value to traders because GADC paid traders regularly on commission.<sup>10</sup>

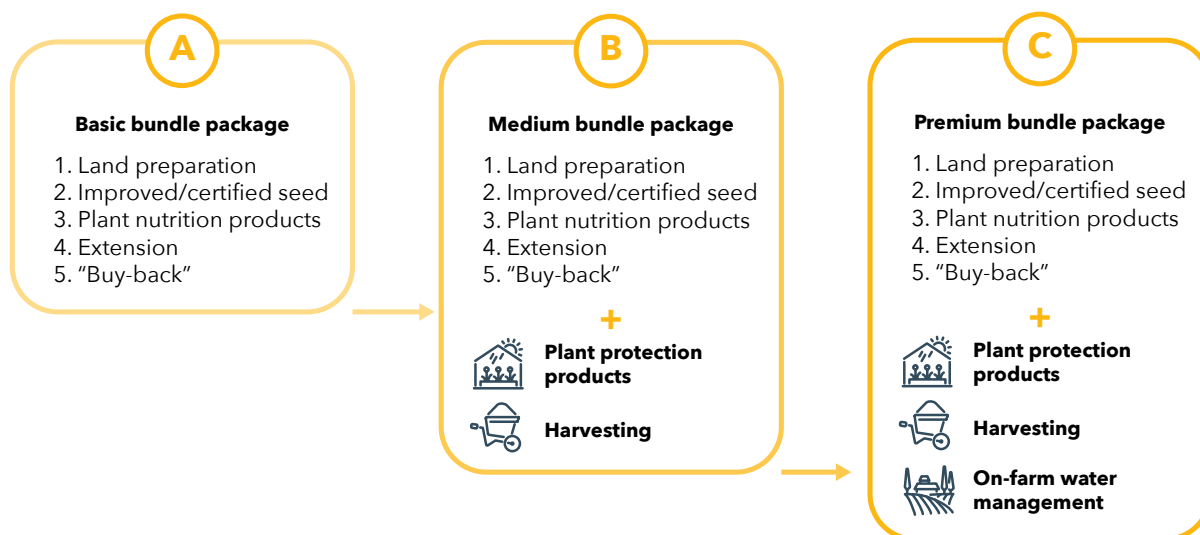
By the end of the project, GADC was regularly buying sesame, chili, beans, and sunflower seeds from targeted producers. It had also established new partnerships with four additional companies, linking more than 40,000 farmers to higher-value markets.

### *Prioritizing embedded services in Ghana to create a win-win approach for smallholder farmers and private sector partners*

The Market Development Programme (MADE) project used a market systems approach to increase incomes and resiliency of poor farmers and small-scale rural entrepreneurs in Ghana's Northern Savannah Economic Zone.<sup>11</sup> The project aimed to support access by smallholder farmers to a comprehensive integrated package of services on credit and at scale.

As the project evolved, Farm Enterprise Advisory services became the cornerstone of private sector partner engagement, with increasingly robust requirements for private sector partners to offer agricultural inputs and TA (Nathan Associates 2019a). The integrated package included inputs (certified seeds, fertilizers, and agrochemicals) and services (mechanization, farm advisory services, and water management) (figure 2). The private sector partner did not provide all services itself; it commissioned and coordinated with other service providers. This approach fostered density in the local economy, the third mechanism for market linkage promotion. Increased density allows both firms and

**Figure 2** Basic, medium, and premium packages of support under the Market Development (MADE) for Northern Ghana Program



Source: Adapted from Ghana MADE <https://ghana-made.org/rc/annual-report-year-five/>



producer organizations to establish multiple horizontal and backward/forward linkages in their value chains, making for a more robust and resilient network. The embedded services model is particularly beneficial for aggregator firms, which consolidate agricultural products across multiple suppliers. Access to the integrated package allows farmers in the aggregators' supply chain to increase the quality and quantity of their production. It also increases farmers' sense of trust in and the value-added of the aggregator, reducing side-selling and commodity retention.

The project was able to maintain this requirement for private sector partners because it could demonstrate its success: All MADE agribusiness partners reported year-on-year growth of 10 to 100 percent. Agribusinesses also experienced an increase from 50 to 90 percent in the recovery rate percentage of crops that are remitted by farmers as in-kind payment against the sums farmers owe the agribusiness. The resulting increase in productivity and incomes meant that smallholder farmers began to demand the suite of services offered by the project. Buyers were able to be selective and mandate

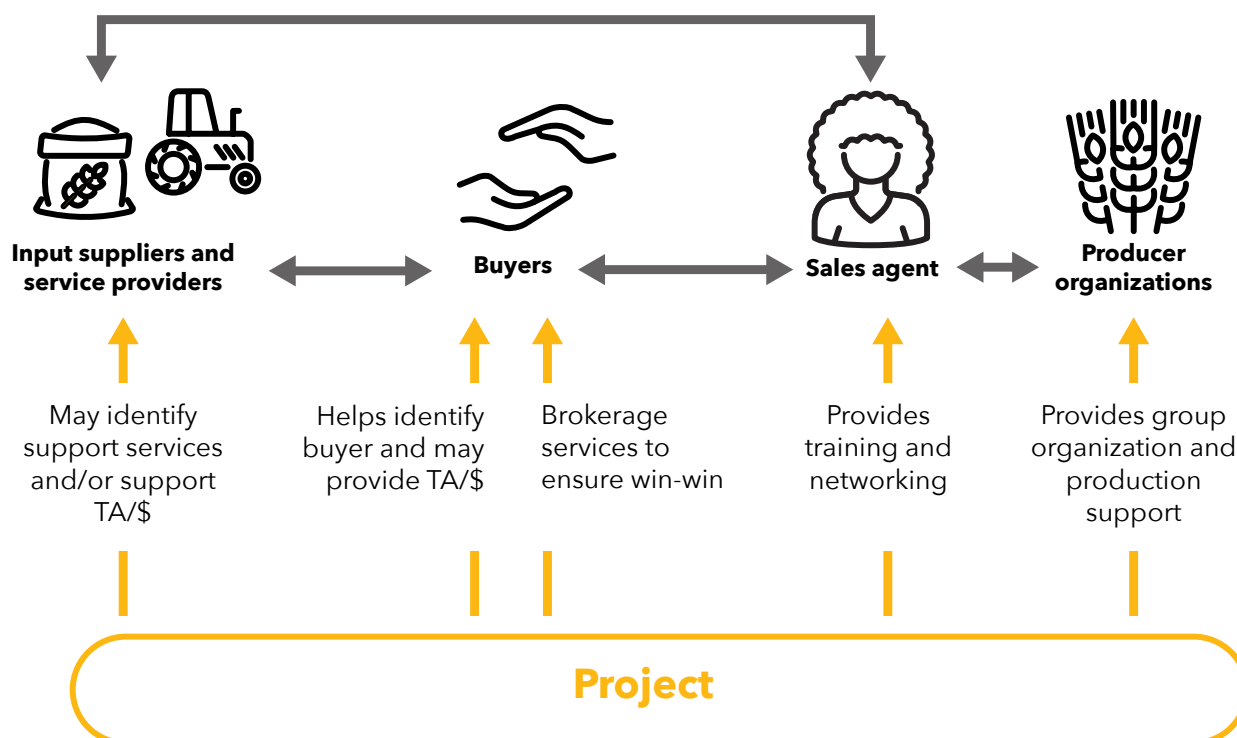
that farmers in their supply chain accept all of the embedded services, a requirement that helped them ensure that they could "control what goes in the ground and what comes out" (owner of MADE PSP, Agri-trade, quoted in Nathan Associates 2019a, p. 6). MADE found that mobilization of private sector resources is a cost-effective approach (Nathan Associates 2019c).

### Mechanism 2: Building the capacity of village agents

In the village agent model, producers nominate an individual to seek and negotiate with buyers on their behalf (figure 3). Village agents can be a vital link in the value chain between markets and producer groups, especially in extremely rural settings. By venturing out to discover marketing opportunities, gather information, and establish contacts with an expanding network of traders, village agents can significantly reduce transactions costs for smallholder farmers.

Village agents often help forge linkages with both input sellers and buyers. For input sellers, village agents represent the collective buying

**Figure 3** Mechanism 2: Building the capacity of village agents



power of producer groups to retailers of seed, fertilizer, and other inputs. For buyers, they offer the consolidated volume of group production through a single individual who can negotiate and transact on producers' behalf.

Scores of development projects across contexts have adopted the village agent approach. Village agents are almost always selected by producer organizations. They come from the community, often even within the producer organization, as trust from farmers is a critical requirement of the role. They are entrepreneurial and ideally have some experience in petty trade. They tend to deal primarily with local markets, usually with relatively simple buyer arrangements. Village agents are often used in concert with a project's efforts to promote buyer linkages (Mechanism 1).

### *Supporting market facilitators selected by smallholder farmers in Zimbabwe*

The Enhancing Nutrition, Stepping Up Resiliency and Enterprise (ENSURE) project works with producer groups to build productivity, resilience and household income. It focuses on producer groups to build farmer awareness of market trends through a market facilitator. Village agents, or market facilitators, supported by ENSURE represent groups, look for markets and negotiate prices. They also communicate information on buyer preferences for quality and consistency.

Producer groups select market facilitators based on their trust in them, their ability to communicate, and their level of education. Projects can foster trust by helping farmers track their market prices for a period of time before the agent begins, to allow for comparison. They can also cover the cost of periodically joining the agent for a market day to witness firsthand the dynamic the agent has with off-takers. The project can also bring in technology, such as weighing scales, that promotes transparency.

Most of all, agents need to be energetic and capable of negotiating on behalf of the group. For some complex market linkages, such as a tripartite agreement between a buyer, a bank, and producer groups, the project facilitated

the relationship and supported initial negotiations on behalf of producers. It handed over responsibility to market facilitators once transactions were regular.

### *Using village agents to support the involvement of safety net clients in local markets in Ethiopia*

The Strengthen PSNP4 Institutions and Resilience (SPIR) project works with Productive Safety Net Program (PSNP) clients in Ethiopia. The project provides a well-rounded package of support aimed at increasing income and assets, improving nutrition, empowering women and youth, and strengthening communities to mitigate and recover from shocks. It has used the village agent model with producer groups for nearly three years.

SPIR helps groups of PSNP4 beneficiaries organize into village savings and loan associations and producer marketing groups. Marketing groups nominate a village agent, who works on both input provision and output marketing. SPIR has enjoyed its greatest success with inputs, particularly by fostering sustained linkages between village agents and new agro-dealers or farm shops, which the project supported to boost farmer access to improved inputs (the third mechanism). The fastest uptake for new inputs has been the sale of pullets, or young hens, from local retailers linked to nationwide poultry suppliers. Village agents play a key role in aggregating pullet demand from marketing groups.

SPIR's analysis found that local markets often charge higher prices for smallholder products and are usually much simpler in terms of product requirements and the consistency of supply than larger markets. As a result, early in the program the SPIR team decided to avoid commercial value chains that depend on larger aggregation or processing with more advanced downstream connections, in favor of promising local opportunities for selling basic products such as beans, poultry, and eggs. SPIR's target value chains are context-specific, even within each district (Nathan Associates 2019c).

## Spotlight Using a women sales agent model in Ghana

The Ghana GROW project used a women sales agent (WSA) model to link smallholder farmers and producer organizations to input and output markets and support services (King and Abdul-Fatawu 2019). It simultaneously worked with women farmers in the village to identify those interested in serving as female lead farmers. These women received agronomic skills and leadership trainings from local NGO partners and then served as coaches for other women farmers in their communities (Spotlight figure S.1).

The project envisioned female lead farmers also fulfilling the marketing role, but many of them lacked the interest or skills to cultivate market linkages, preferring to focus on their role transferring production and agronomic skills. The project then evolved its approach to include WSAs, as private sector sales agents had not yet penetrated GROW's area of operations. Female lead farmers continued to share agricultural knowledge and coach other women farmers, while WSAs became product aggregators and marketers.

**Figure S.1** The women sales agent model



WSAs were identified via multiple criteria. As they came from the pool of female farmers the project was already working with, they knew one another. They self-selected (but needed to be accepted by the women farmers) and were already engaged in some form of trading. Some female lead farmers chose to become WSAs. This arrangement was ideal, as female lead farmers' demonstrated ability to use and share improved production practices had already engendered a level of trust among other female farmers. The importance of trust in this role cannot be overstated, as demonstrated in the 2019 market linkages study for SWL, which found that the absence of trust between smallholders and aggregators was the most important barrier for aggregation of maize and groundnuts (World Bank Group 2020). WSAs with an agriculture background are also better able to provide embedded services, such as guidance on the correct use of inputs.

The range of services WSAs could provide was flexible, depending on the WSA, the female lead farmer, and smallholder farmers' capacity and market dynamics. They could include aggregation and selling to retailers, processors, and wholesalers or selling at exhibitions. WSAs also provide information on buyer feedback and market demand and can serve as production managers, providing quality assurance and guidance on post-harvest handling, storing, grading, and packing for transport. They facilitate linkages to inputs by aggregating orders, transporting inputs to villages, and advising on their use. For support services, such as tracting and threshing, they coordinate farmers and act as liaisons with service providers. They generate income from all of these services or charge in-kind for a negotiated amount of product.

WSAs received a range of capacity-building support from the project, including training and coaching, information and linkages to service providers, and visits with other WSAs and value chain actors from other districts.

Training was provided by an external provider (such as the business advisor from the National Board for Small Scale Industries), local NGO implementing partners, or project staff. The full training package included the following components:

- **Introduction to business management:** Why businesses succeed or fail, types of businesses, and personal attributes needed for success
- **Introduction to record-keeping:** The how and why of costing; understanding break-even, pricing, and profit; provision of record-keeping templates and booklets, using simple visuals to represent transactions, given the low literacy levels of most WSAs
- **Elements of marketing:** Promotion, price, production, distribution, marketing channels, market observation, and analysis
- **Introduction to business planning** and how good planning reduces business risk
- **Quality assurance and value addition**
- **Communication, negotiation, and conflict-resolution skills**

WSAs also had access to financial support for capital investments, through a matching grant mechanism. Farmers received training in agronomic skills and access to technology via a direct discount scheme in which MEDA worked with input and technology providers to offer products at a discount to beneficiaries. To access this fund, WSAs had to provide a matching contribution of at least 30 percent of the cost of an investment. MEDA, its implementing partners, and the WSAs determined the menu of assets a WSA could procure, which included weigh scales, motorized tricycles, and wheelbarrows. Criteria for selection included the ability of the investment to save time, increase transparency in transactions through mechanization, increase agricultural productivity, and raise women's incomes. WSAs were also eligible for the other assets available to all GROW farmers, which included tarpaulins, threshers, donkey carts, soy grinders, garden wire for dry-season gardening, water pumps, personal protective equipment (PPE), planters, and hippo rollers for transporting water. To secure a matching grant for these assets, WSAs had to commit to working with GROW women farmers as either input suppliers, service providers, or aggregators and to negotiate a fair price. They were required to reach out to at least 500 GROW women farmers every production season, record transactions, and submit a monthly report of transactions to MEDA.

The main difficulty in implementing the WSA model was finding enough participants that were interested and had the necessary entrepreneurial spirit and social capital. Once the model was rolling, the project saw a range of performance, with some WSAs serving solely as aggregator buyers/offtakers and others developing a diversity of reliable income streams and being innovative with the assets they accessed with project support (including having their husbands provide taxi services with the motorized tricycles, the assets that had the greatest impact on improving their income). A few women dropped out of the project.

Another challenge was finding implementing partners to provide the skills training and coaching. Apex organizations (such as small business associations), government agents supporting micro and small and medium-size enterprises (MSMEs), local NGOs, and business development service providers could all be options, although they might initially need project support to provide the curriculum. Having project staff train WSAs is the least sustainable option.

The project ultimately worked with 23,000 women farmers, 1,016 female lead farmers, and 153 WSAs. MEDA replicated this model in Myanmar, Nigeria, and (with a modified version) Pakistan and Afghanistan, where husband and wife teams were joint agents, with wives interfacing with the women and husbands with the market.

The potential sustainability of the WSAs is high. However, increasing the number of WSAs is likely to be difficult, given the limited number of women who can serve as WSAs. Finding WSAs requires a capacity-building provider that can build a business case in the community.

A more promising alternative is to support WSAs until enough market traction is achieved that they begin building their own networks of WSAs. If a project is able to implement this model early enough in the project cycle, it may be able to foster this outcome.

An additional benefit of using a village-centered sales agent model is that it can foster economic density by drawing market actors to the area. Actors are attracted to a market when WSAs demonstrate sufficient demand to input and service suppliers and oftakers that there is sufficient quantity of product from a given area. Sales agents may become even more relevant with the onset of COVID-19, as they reduce the need for multiple value chain actors to interact with multiple producers.

***Where there are no linkages, connections can be created through village agents or agro-dealers that represent that last mile in reaching rural small-scale farmers. This can make the difference in increasing rural household access to inputs for nutrient-dense crops and livestock while also increasing their access to new output markets and sources of income, enhancing their ability to grow, purchase, and consume nutritious foods.*** – Zuinga et al. (2019, p. 200)

### Mechanism 3: Foster density in rural economic networks

The third mechanism starts with the recognition that markets often underserve the rural poor and that, as a result, some farmers pay more for poorer-quality inputs and are forced to work harder than other farmers to reach buyers. These markets are characterized by few actors and low frequency and volume of transactions, which make transactions costs high.

In such circumstances, many projects opt for a strategy of “letting a thousand flowers bloom,” by working to expand the number and diversity of input retail outlets and buying posts (figure 4). Like the village agent model, this strategy helps bring the market closer to the farmer. Projects working with many local SMEs sometimes help traders open regular input sale and commodity buying posts in rural areas. Some local buyers also open small consumable goods stores, which allow women to purchase household goods such as soap and cooking oil after they sell their produce.

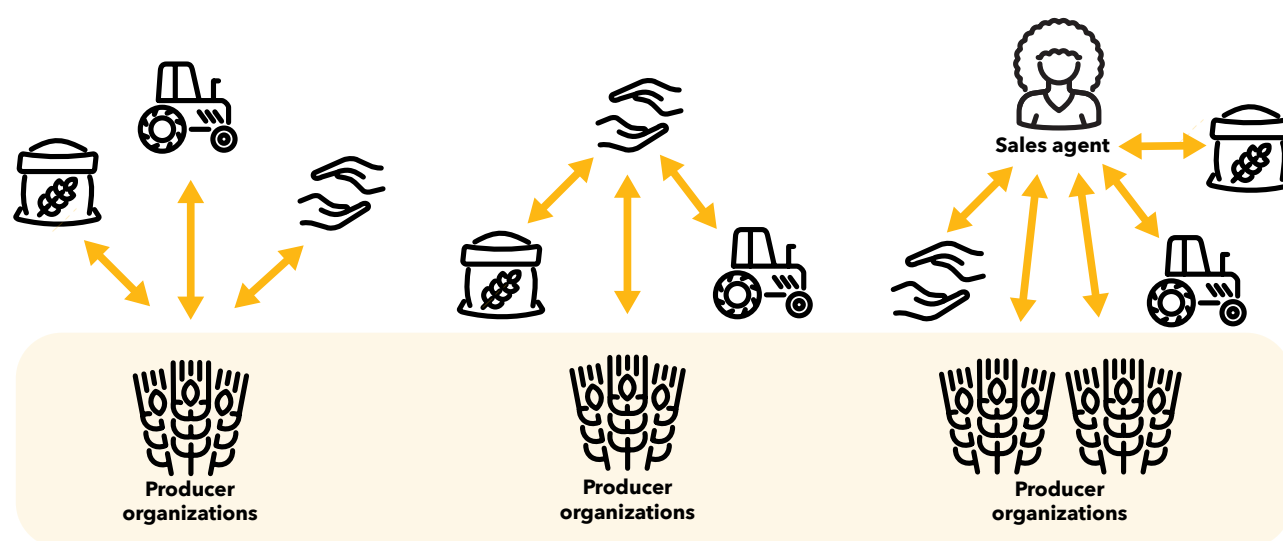
Efforts to “thicken” the markets around poor producers can start with project activities aimed at sales agents and large buyers. Several projects

linked large buyers with local entrepreneurs who could act as buying agents, using their steady transactions to help local SMEs grow and increase their outreach to farmers as well as the diversity and quality of products they offered (as input retailers). Thus, the first mechanism can be used to pivot toward the third mechanism, with the aim of building a more robust, denser microeconomy in rural areas.

#### *Improving farmers access to markets through InovAgro’s trader networks*

SDC’s InovAgro project works in northern Mozambique to improve smallholder farmers’ access to input and output markets and to promote access to financial services. When the project began, there was no consistent source of high-quality seed in the region, and most buyers waited in urban areas for farmers to bring their crops. To provide access to better seed while incentivizing better growing practices, InovAgro initially focused on Mechanism 1. However, after a frustrating early effort to partner with a handful of large buyers on contract farming arrangements, all of whom withdrew or failed to expand beyond initial pilot stages, the project looked for a new strategy to build stronger

**Figure 4** Mechanism 3: Fostering density in rural networks



This mechanism creates more opportunity for a variety of linkages, increasing economic resiliency for SHF

market systems in the extremely rural north.

InovAgro pivoted to partnering with a few seed companies that saw market opportunities in northern Mozambique. Through cost-sharing (with the project covering 20 to 40 percent of costs), InovAgro helped nine seed companies expand their outreach to smallholder farmers via a growing network of small, local agro-dealers who sold at brick-and-mortar retail points as well as at weekly fairs. InovAgro also directly supported 11 agro-dealers to expand their networks with 46 new shops. Some local agro-dealers also contracted village-based agents to drum up sales in rural villages, and seed companies worked with agro-dealers to set up demonstration plots throughout the region.

InovAgro analyzed the offtake market for basic commodities and decided it could use a similar strategy with small- and medium-size traders. It devised a subsidy scheme to support the costs of expansion by 30 local commodity traders, who then opened more than 150 new buying posts in rural areas around the north.

A 2019 external evaluation of InovAgro (Sparkman 2019) found three significant benefits arising from InovAgro's support to local commodity traders:

- **Expansion:** The project brought new traders to previously unserved village, obviating the need for farmers to transport food long distances for sale.
- **Redundancy:** The networks serving sellers became more robust, as redundancy was created in case of business failure. Village residents thus continued to enjoy the same level of market access even if a link was lost. Increasing market resilience is important in an area in which traders are sole proprietors and uncertainty is high.
- **Improved performance:** Project support allowed more efficient and competitive

traders to offer better prices to farmers in villages already served.

### *Using agro-dealer networks in Ethiopia to increase smallholder farmers' access to services, inputs, and information*

The input supply market in Ethiopia is not smallholder-friendly. It is designed for commercial farmers and government input distribution schemes prioritize commodities, whereas smallholders typically do not have enough access to land to be relevant players in the commodity markets.

***Understanding the informal rules and norms that govern behaviour and transactions (including gender issues), particularly in the informal sector, becomes especially important in the context of extremely poor producers, as do the gender issues to be considered.***

– World Vision (2017, p. 22)

The GRAD project worked with farmers who were being left out. For these farmers, the distances to input providers were prohibitive, and typical unit volumes were too large (the legal container size for carrot seeds was 10 times the average farmer's plot size). CARE accessed its innovation fund to address the issue, investing in a network of agro-dealers that would set up operations within 10 kilometers of target communities. These carefully selected community-based entrepreneurs provided agricultural products that were not governed by government standards. As accessing credit was not an option, the project provided seed capital and start-up equipment to the microentrepreneurs. In partnership with SNV, CARE equipped agro-dealers with a full suite

of training and advisory support in shop layout, customer support, labeling, pricing, demand creation, and marketing materials. Farmers were also networked with relevant supply chain actors, including manufacturers and importers. Initially, agro-dealers need significant mentoring and support. Within just the first year, however, \$1 invested by the project led to \$2 in input sales.<sup>12</sup>

Agro-dealers provided access to inputs for 30,000 households, exceeding expectations. CARE built on the success of the agro-deal model in the GRAD follow-on project, Livelihoods for Resilience. It intends to use the model in future programming.

### *Paying attention to traders after a disease-related lockdown*

DFID's Sierra Leone Opportunities for Business Action (SOBA) project worked before, during, and after the Ebola crisis in West Africa. It may provide lessons for operating in a post-COVID environment.

Among its many activities, the project worked with traders of vegetables and other commodities. It quickly discovered that traders were more vulnerable to economic losses than farmers, because of their need to quickly offload a perishable commodity and preserve their cash for the next day's inventory. As the former portfolio manager of the project notes, "There's a big misconception about what happened during Ebola and probably what's happening during COVID-19. It's not agriculture that takes the brunt of the hit. It's petty traders."<sup>13</sup> Farmers operate on longer business cycles and are better able to withstand several months of economic inactivity.

COVID-19 will probably reduce the density of the network of poorly capitalized traders, who will work in a slower market than before the pandemic. Farmers will still want to buy inputs and sell their produce. It would therefore make

sense for agricultural development programming to pay attention to the business needs of the SMEs that work around them, such as access to capital, market information, transportation, packaging materials for secure produce transport, and storage facilities.

## **GENDER CONSIDERATIONS**

Gendered differences in access to productive resources and assets need to be addressed to make women farmers competitive. As the GEWEL/ZATP pilot will be targeting women farmers engaged under the GEWEL SWL component, project design must reflect gender considerations. Research shows that when women have equal access to farming resources, they outperform their male counterparts in production (Baveng, Kugbe, and Parra 2016). Household dynamics can move women farmers in and out of participation in producer organizations and programming, however, as changes such as taking on the care of additional family members can place an additional time burden on women that forces them to drop out of a project. Project design should maintain communication with women farmers that have dropped out, as it may be possible to reengage them in later growing seasons, preventing the loss of investment made by all parties.

When engaging private sector partners, the project needs to be prepared to make the business case for engaging women farmers as clients or suppliers, such as their higher repayment rates for loans. MADE's approach included messaging about women farmers' greater uptake of agricultural practices, higher recovery rates of product for offtakers, and greater likelihood of channeling their income in ways that benefit their households and communities (Nathan Associates 2019b). Using a consultative approach increases a project's ability to retain women farmers as participants. At the program design stage and as new activities are rolled out, implementers regularly ask women farmers what they want and

how things could be improved to increase their long-term participation and benefit. Women cite the timing, transportation, and location of trainings. Strong feedback loops improve program effectiveness while supporting women's voice and agency. Project monitoring should also cover dynamics at the household and community levels, to understand both the social benefits and potential repercussions of project interventions.

This monitoring should be done frequently, so that the project does not inadvertently do harm. The RAIN project succeeded in boosting smallholder farmer incomes through its work with GADC, but it saw a huge increase in alcohol consumption along with reports of domestic violence and some arrests. The project quickly added a behavior change component focused on reducing gender-based violence.

## OPERATIONALIZING PRIVATE SECTOR PARTNERSHIPS

The projects examined for this study used a wide variety of tactics to identify and engage private sector partners. Many of them found it difficult to identify partners that could deliver impact for smallholder farmers. Another challenge regarded the roles played by actors involved in buyer linkage programs. NGOs and contractors typically led buyer engagement, with government partners focusing on sector coordination and enabling environment issues. Other combinations of roles and responsibilities by stakeholders are also possible.

### Establishing private sector partnerships

Relying on open tenders to identify private sector partners is insufficient: Projects that combine this approach with continual networking and regular market assessments cultivate the most robust portfolio of partners, providing more opportunities for successful market linkages. Engaging a private company as a development partner takes time, and crafting a strong partnership requires negotiation. The

projects reviewed used two approaches to find and engage partners: open tenders and business networking.

### *Using open tenders*

Under the open-tender approach, a project calls for businesses to submit proposals to access funding, TA, and other resources. These requests can be broad or targeted to address specific issues facing certain groups (such as processors or exporters) or benefit certain demographics (women, youth, people with disabilities). Requiring a concept note rather than a full proposal promotes higher participation by businesses by lowering the barrier to participation. Some projects used more flexible submission requirements for women-owned businesses, microenterprises, or other cases where literacy and language may be constraints.

A risk of the open-tender approach is that it can draw businesses that are used to being subsidized by donor programs and therefore not able to operate with market-based incentives. The application requirements and review parameters can result in smaller enterprises not being engaged by the project. Depending on the value chain and country context, large firms can be entrenched in their business models and may be less interested in engaging rural smallholders that have just shifted from subsistence farming on terms that are mutually beneficial and sustainable. Smaller, more innovative enterprises that include engagement with smallholder farmers as part of their model for growth can offer stronger opportunities for impact, as in the case of MOST's successful engagement with Afrisian, a relatively small actor when their partnership started. Tender competitions should therefore be scored to avoid disadvantaging relatively small businesses on the basis of size or history in the market.

### *Promoting business networking*

In the second approach, program staff with strong professional networks provide insights into the actors working in a given market system. They monitor new entrants that may have promising business models, encouraging



them to participate in open-tender processes. RAIN's partnership with GADC—which grew out of the personal acquaintance between RAIN and GADC staff members—illustrates the advantage of being open to such opportunities.

The primary disadvantage to this approach is the difficulty of implementing it within standard procurement procedures. Many large donor-funded programs have tight financial controls and rigid procurement procedures. They are meant to minimize the misallocation of donor resources, but they also restrict the ability of programs to engage businesses in an opportunistic fashion. As a result, many programs miss opportunities for impact.

Another disadvantage of this approach is the degree to which it is prone to corruption once program staff figure out that they can start a new company anonymously and march it in the door as a great new opportunity for smallholder farmers. As a result, this approach should not be the exclusive means of identifying potential partners. Its value is in having program staff that are familiar enough with the market system and its actors that they will be able to determine whether key actors or new firms are missing in the results of open tenders.

### *Identifying and building sustainable partnerships*

Most of the projects studied took many months to move from partner identification to partnership. The PSDAG project, which promoted private sector investment by supporting SMEs and agricultural cooperatives, spent an average of 12 months getting each new partnership to the contract stage.<sup>14</sup> This time was spent negotiating partner commitments, subsidies, and any other support in a way that made project staff confident that a partner was sufficiently invested in the partnership's success. This process of co-creation, in which a program and a new partner craft the terms of their relationship, is a vital component of a sustainable private sector partnership.

World Vision (2017) proposes the following strategies for promoting beneficial buyer and supplier linkages:

- Develop strong, long-term, mutually beneficial business relationships.
- Transfer information and knowledge from buyers and input suppliers to poor producers.
- Embed beneficial services.
- Create win-win financial flows for both parties.
- Adopt processes that increase trust.

Local actors can be the best starting point for extremely poor producers, whose extremely limited capacity to supply consistent volumes of any crop makes it difficult for them to maintain steady relationships with demanding buyers. Local markets often offer more immediate opportunities for raising income, allowing farmers to build capacity over time. ENSURE and SPIR followed this route, using village agents to help poor smallholder farmers find market opportunities.

### *Creating contracts fit for poor producers*

Buyer linkage activities often collapsed because of noncompliance with contracts, which often happened when contracts set a price that was lower than the market price at the time of sale, leading to significant side-selling. When the contract also involved the provision of inputs to smallholder farmers (a frequent practice), buyers often withdrew after suffering losses because of low volumes.

Contracts that worked better usually included a price premium and often involved increasing rewards for farmers who met compliance requirements over time. The cases of Ghana MADE and MOST, with its ICBF framework, illustrate these schemes, under which farmers are given larger allocations of inputs and other

benefits if they meet production targets each year or agricultural season and farmers who perform poorly are kicked out of the scheme for a year.

Key considerations for contractual arrangements between buyers and extremely poor producers include the following:

- Project organizers should develop a long list of value chains, geographic areas, and highly synergistic activities such as trainings in specific commodities that extreme poor producers could supply to the buyers.
- Commercial partnerships/agreements should generate quick wins for extremely poor producers.
- Extremely poor producers should not be encouraged to make investments in activities that will take a long time to return, as they are not likely to be able to wait for investments to yield returns.
- Opportunities to facilitate the development of and strengthening of strong social relationships should also focus on commercial relationships.
- Projects should seek to increase both the number and the intensity of social relationships, in order to increase social capital and access to opportunities for reciprocity.
- Very clear expectations should be set. No assumptions should be made about the obligations of each party in the relationship. Both parties should be very clear about how the relationship will work.
- Sufficient investments in time and other resources should be made to understand, manage, and monitor offtaker demands and business needs, in order to manage expectations and contractual obligations.

- Extremely poor producers should be made aware of the risks involved before entering a commercial relationship. Doing so increases their confidence in choosing particular options (World Vision 2017).

### *Establishing trust-building mechanisms*

Trust is critical for sustained success between farmers within producer organizations and between producer organizations and sales agents or other private sector partners. Under its Cooperative Professionalization initiative, the PSDAG project instituted seasonal debriefs as a way to promote trust and transparency between cooperative members, their offtakers, and local government representatives. PSDAG provided the tools and TA to help cooperatives build internal recordkeeping and information-sharing capacity. Efforts included debriefs at the end of each growing season that were attended by members, buyers, local authorities, and financial service providers. The cooperative leadership shared sales, prices, and profit numbers from the last season, including any losses farmers experienced and why. Doing so helped members better understand the value and dynamics of the cooperative, created transparency around pricing and production capacity for buyers, and demonstrated the financial viability of the cooperative to financial service providers.<sup>15</sup>

### **Roles and responsibilities for partnering and coordination**

#### *Roles and responsibilities for partnering*

Defining the roles and responsibilities for implementation is the final step in building a program that links extremely poor producers to markets. Roles identified included market analysis, beneficiary profiling, extension support to producers, buyer identification and engagement, private sector partner support, stakeholder coordination, and monitoring and evaluation, among other functions.

All of the projects examined involved a mix of implementing stakeholders, including host government agencies, donors, international NGOs and contractors, civil society organizations, local government departments and councils, and research institutes. Most projects allowed nongovernmental entities to contract and manage partnership with private sector business, given the challenges of government procurement regulations. Doing so is in keeping with the current modality of support of the World Bank and the government of Zambia through ZATP, in which international contractors, Nathan Associates, and NIRAS are implementing the ZATP buyer engagement and farmer linkage activity.

In the EIVC pilot project in Côte d'Ivoire, local and international service providers were contracted for farmer extension services, market access, and access to finance elements. Service providers conducted a rice sector assessment that identified high-potential rice mills and facilitated connections between smallholder farmer and their local mills.

The World Bank's National Rural Livelihoods Project (NRLP) was a large initiative to establish efficient and effective institutional platforms for the rural poor in India, with the goal of increasing household income via sustainable livelihoods and improved access to financial and public services. Self-help groups were the foundation of the community platforms supported by the project. As some of these groups matured, they organized into sector-specific collectives. As the project emphasized household- and community-driven decision making, findings from rural government-managed Sector Skill Councils were brought back to the community collectives to aid in their decision making around which market opportunities to pursue. These councils examined skills and job growth in the top emerging sectors.

The Northern Uganda Social Action Fund Project 3 (NUSAF 3) recruited public and private strategic capacity-building partners to implement entrepreneurship and market engagement activities. These partners—identified and overseen by the government's technical support team—were responsible for providing capacity-building support to beneficiaries on financial literacy; business planning and management; mentorship; post-harvest handling; marketing and sales; cooperatives; group cohesion and attitude change; value addition and processing; economic diversification; management of savings; enterprise-specific implementation (nursery bed, agro-forestry, business, agriculture, vocational skills); applied research; aquaculture development; apiary development; and access to high-value/high-quality certified inputs (Office of the Prime Minister [Uganda] 2016). One capacity-building partner was Enterprise Uganda, which provided five-day business skills trainings.

### *Coordination*

A key role for host country governments is coordinating projects. Coordination involves communicating through government departments at the national and local level to ensure that all government actors are supportive of the pilot's efforts.

Several projects detailed instances in which they relied on government counterparts, especially at the local level, to resolve specific issues. The RAIN project in Uganda saw that farmers were losing money to informal taxes levied by subcounty governments. RAIN project staff raised awareness of the issue with local authorities which removed the taxes. The removal of the informal tax was facilitated by the fact that the district government was already wholly supportive of RAIN, thanks to the project's close coordination with it on other priorities.

The PSDAG project demonstrates the value and importance of government coordination. The government of Rwanda had multiple programs that the project was able to connect with and leverage to improve smallholders' success. One was an internship program in which graduates traveled to Israel to work with a farm or agribusiness, with time split between work and on-site practical training. The returning interns had valuable experience, but there was no system in place to link them with opportunities in Rwanda. To address the issue, the Ministry of Agriculture coordinated with PSDAG and the national Capacity-Building Secretariat, which had an existing program to provide stipends to organizations using an intern. The Rwanda Youth Association for Development, a civil society organization, was brought in to manage the process of linking interns with PSDAG cooperative and SMEs. They served a range of roles, from accountants to agronomists running demonstration plots.

Another coordination point with the Ministry of Agriculture was around a small incubation program the ministry had set up to produce passion fruit juice, which it had identified as having strong market opportunities. The ministry ran a program in which entrepreneurs could learn about processing and the equipment needed. One participant received a grant from PSDAG for seed money, which led to PSDAG signing an agreement with her and one with a cooperative of which she was a member, to which they provided the full professionalization package. PSDAG also regularly engaged as a sponsor and participant in the government's district-level open fair days for local businesses.

This level of coordination was possible because there were very clear and structured points of engagement between the project and the government. PSDAG participated in monthly district-level joint sector review meetings and was in regular contact with the district-level agronomist and private sector investment representatives. PSDAG also had to reapply

for NGO registration annually, which included submitting the project workplan and budget to the government.

Projects should include a feedback mechanism that helps ensure that host country government are receiving information that could inform policy design and implementation. Such feedback is particularly relevant for projects that are engaging with beneficiaries that are public social safety net recipients.

Other activities play to the strengths of government entities, including smallholder farmer extension. Another government strength lies in sponsoring stakeholder platforms, often with civil society actors, where stakeholders can meet and discuss common issues and challenges that they can address jointly. In Ghana's Northern Rural Growth Programme, district committees were created to regularly discuss all issue related to value chains. InovAgro helped start a seed quality forum that involved government, industry, and civil society actors and helped change national legislation that improved the availability of seed inspectors for Mozambique's growing seed industry.

# Conclusion

Poverty, along with lack of access to social services and good jobs, remains entrenched in rural and remote areas of Zambia. The bulk of the rural poor are engaged in low-productivity, small-scale farming and lack access to finance and linkages to markets outside their immediate community. To address the problem, the Supporting Women's Livelihood (SWL) program, part of the GEWEL project, provides an integrated package of interventions intended to loosen constraints to women's income generation.

The Zambia Agribusiness and Trade Project (ZATP) links poor farmers to commercially viable value chains by improving their capacity to finance and execute productivity-enhancing investments and respond to the requirements of contestable end-markets and major buyers.

This report identifies the key features and good practices of projects linking poor farmers to markets. The findings highlight the importance of using producer organizations to build farmer capacity for market readiness, consider both local and regional demand, and focus on sustaining productivity-enhancing services to poor farmers. The projects reviewed revealed three mechanisms for promoting market linkages for extremely poor producers: (a) facilitating commercial partnerships with buyers, (b) building village agent networks and capacities, and (c) fostering density in rural networks.

Several recommendations emerge from this review that may be enhance linkages between beneficiaries of the ZATP and GEWEL projects. These linkages may be in the form

of buyer–seller agreements or the upgrading of GEWEL beneficiaries to become ZATP beneficiaries over time.

1. **Assess the production capacity and quality of smallholder farmers. To engage with upstream firms in any value chain, farmers need to be able to provide a certain quantity and quality of produce.** (The relative importance of scale and quality may differ for different value chains.) In selecting target locations and groups of beneficiaries for market linkages, the pilot should consider the existing capacity and quality of smallholder farmers and possibilities for improving both.
2. **Consider using well-functioning savings and loan groups in SWL as a basis for greater agglomeration and quality control** but segregate the savings and production functions, to the extent possible, to avoid cross-failure."
3. **Remember that physical and commodity proximity, and identification of value addition opportunities drive market linkages.** In nascent rural markets of

Zambia, physical proximity between ZATP and SWL beneficiaries reduced transaction costs (for transportation of commodities and to facilitate regular meetings). It could also help build trust based on a common understanding of regional realities and even local language. When identifying market linkage opportunities, it is useful to identify the lead crops of SWL and ZATP beneficiaries, as the cost of transitioning to new crops can be costly in terms of both time and resources. As ZATP has taken a value chain agnostic approach, SWL beneficiaries will not necessarily need to modify their production base to link with ZATP offtakers and SMEs. Nevertheless, within an area in which ZATP and SWL operate, it would be useful to identify crops that could be used as the basis for market linkages. If supply and demand do not match, projects could consider incentivizing transitions to new crops, albeit with caution, as was done in the GROW project in Ghana. Identifying opportunities for value addition (which could lead to greater income) is a key step in the process of establishing sustainable market linkages.

4. **Facilitate the embedding of additional services within market linkage opportunities.** These services can include skills upgrading, access to credit, higher-quality inputs, and other goods or services that increase farmers' ability to have a productive and reliable commercial relationship with a supplier and/or buyer. Embedding these services will promote smallholder farmer access to continued skills upgrading and repeat commercial relationships beyond the life of a project.
5. **Diversify forward and backward linkages, in order to reduce monopoly or monopsony tendencies.** The village agent model, which has demonstrated success in creating market linkages for poor women farmers, is ideal for increasing local (and possibly regional)

market access. If this model is used, the pilot could continue to grow SWL beneficiaries' production capacity while simultaneously identifying and training sales agents. During this capacity-building process, a market assessment and private sector partner identification process can be conducted. Sales agents should be selected from existing SWL women farmers, if possible, as the Ghana GROW WSA model did. Doing so will increase the producer organizations' ability to forge a variety of market linkages rather than relying on a linkage with a single buyer. Although an exclusive partnership could potentially yield higher dividends, as it reduces the risk of side-selling, there are risks associated with monopoly and monopsony tendencies that projects should closely monitor to avoid harming already vulnerable households.

6. **Build and operationalize private sector partnerships, in order to create sustainable market linkages.** Projects should combine market assessments and regular networking with any open-tender mechanism. They may need to help private sector players identify the business case for and evolve their business models to be both profitable and inclusive of smallholder farmers. A monitoring approach could be implemented to ensure that project-facilitated partnerships between producer organizations and the private sector are mutually beneficial.
7. **Consider ways to increase the number and diversity of market actors more broadly.** Initially, local traders are likely to be the closest offtaker linkages SWL beneficiaries can access. Fostering market density may require exploring linkages with other stakeholders working in the area, through the government or otherwise.



# Appendix

## **Project Summary Table**

## Appendix

# Project Summary Table

Project	Primary beneficiaries	Implementing consortium	Implementation approach	Impact
Economic inclusion into value chains (EICV) project, Côte d'Ivoire. Donor: World Bank/ Jobs Umbrella Trust Fund	Direct beneficiaries of the pilot are rice farmers in 20 villages in the catchment area of selected rice mills, as well as the selected rice mills.	Agence pour le développement de la filière riz; Centre International de Développement et de Recherche; Centre de Promotion de la Micro-Industrie et du Développement Rural; Côte d'Ivoire Microfinance Institute UNACOOPEC-CI; Société de Production Végétale	EIVC partners with a government cash transfer program. It promotes economic inclusion of poor households through three components: (a) a support package for farmers to improve productivity and enhance market access; (b) a support package to rice mills to improve milling capacity and enhance market access; and (c) analytical work, project management, monitoring, evaluation, and dissemination.	Too early in project activities to capture impact as activity implementation began in early 2019. Ongoing until 2022.
Enabling Market Integration for Rural Group Empowerment (EMIRGE), Mongolia, Rwanda, Kenya. Donor: U.S. Agency for International Development (USAID)	Smallholder farmers	Global Communities	EMIRGE linked small formal and informal agricultural groups to markets to help drive their growth, increase production quality and raise incomes and quality of life for small holders and their families. Used a market-based approach in dairy, vegetable and maize value chains.	Worked with over 70 cooperatives and producer groups. Cooperative/ group income increased by 158 times (sales of \$5.5m). Over 700 jobs created in rural areas (Mongolia).
Enhancing Nutrition, Stepping Up Resilience and Enterprise (ENSURE), Zimbabwe. Donor: USAID	Smallholder farming household members in Manicaland and Masvingo provinces	World Vision, Cooperative for Assistance and Relief Everywhere (CARE), SNV Netherlands Development Organisation, and Southern Alliance For Indigenous Resources (SAFIRE).	Direct support for child nutrition and maternal health promotion, direct support to producer organizations to build productivity and marketing capacity, and facilitative support to link village agents to input and output market actors.	More than 20,000 smallholder farming households boosted incomes, approximately 17,000 members of savings groups increased savings.
Greater Rural Opportunities for Women (GROW), Ghana. Donor: Global Affairs Canada (GAC)	Women farmers	Mennonite Economic Development Associates (MEDA).	GROW addressed seasonal food insecurity and strengthened women's economic empowerment through a market based approach focusing on the soy value chain.	Increased women farmers' yields by 200 percent, access to inputs and extension services by 70 percent, improved nutritional status, and generated CAD 5.6 million. (2017 harvest figures) in soya sales.



Project	Primary beneficiaries	Implementing consortium	Implementation approach	Impact
Graduation with Resilience to Achieve Sustainable Development (GRAD), Ethiopia. Donor: USAID	Households in Productive Safety Net Programme (PSNP)	CARE, REST, ORDA, Catholic Relief Services (CRS)/Meki Catholic Secretariat (MCS), Agri Service Ethiopia, and SNV	GRAD helped households enrolled in the PSNP to access microfinance, improve on- and off-farm productivity, and improve links to markets.	Please see Livelihoods for Resilience; impact is captured there as it is a follow-on/ continuation of this activity.
Improving Market Opportunities for Women (IMOW), Myanmar. Donor: Global Affairs Canada (GAC)	Women farmers	MEDA	Uses a market systems approach improve women farmers production capacity, access to finance, and access to markets.	25,000 women producers and their families (project ongoing).
InovAgro, Mozambique. Donor: Swiss Agency for Development and Cooperation (SDC)	Smallholder farming households in Cabo Delgado, Nampula and Zambezia provinces	Development Alternatives Incorporated (DAI)	Market facilitation to foster links between producers, producer organizations, local financial institutions, input marketers and output buyers.	As of InovAgro's midterm review in 2019, the project had impacted 7,250 farming households with boosted incomes from increased sales of agricultural products. Its overall goal through the end of 2020 was to impact more than 17,000 households.
Livelihoods for Resilience (L4R), Ethiopia. Donor: USAID	Households in Productive Safety Net Programme	CARE, REST, ORDA, CRS/MCS, Agri Service Ethiopia, SNV	Follow-on to GRAD. Will enable 97,900 chronically food insecure households to graduate from the PSNP with resilience through improved agricultural and financial skills, access to loans and startup capital, market information, and high-quality inputs.	84 percent increase in family income, 40 percent reduction in weather related crop loss, seven-fold increase in women's involvement in household decision-making, and a 10-fold increase in their ability to make livelihood and production decisions. Ongoing until 2021
Malawi Oilseed Transformation (MOST) Programme, Malawi. Donor: DFID	Smallholder farming households nationwide	Adam Smith International (ASI) and Kadale Consulting	Market facilitation, including technical assistance direct to businesses and managing a technical working group to deliver the government's oil seeds sector strategy.	Almost 85,000 beneficiaries supported to boost incomes through improved input and output market access
Market Development Programme for Northern Ghana (MADE), Ghana. Donor: DFID	poor farmers and small-scale rural entrepreneurs	Nathan Associates, Itad, DAI Europe	Making Markets Work for the Poor approach to improve incomes and resilience of poor farmers and small-scale rural entrepreneurs in six markets: rice, onions, other vegetables, groundnuts, chilies, and livestock. Partnered directly with input suppliers, processors, finance providers and end-buyers/ retailers.	(Year 5) Cumulative average yields increased by 349 percent. 18,580 smallholder farmers (33 percent women) with raised incomes. 57,211 smallholder farmers received inputs and services from MADE private sector partners

Project	Primary beneficiaries	Implementing consortium	Implementation approach	Impact
National Rural Livelihoods Project, India. Donor: World Bank	Rural poor	Government of India	Established efficient and effective institutional platforms of the rural poor that enables them to increase household income through sustainable livelihood enhancements and improved access to financial and selected public services	236,000 Farmers adopted improved agricultural technology Increase in income (17 percent) of households. 50 percent of self-help group members reporting 30 percent increase in assets. Data from 2017, project ongoing until 2023.
Northern Uganda Social Action Fund Project 3, Uganda. Donor: World Bank	Poor households in Northern Uganda Northern Uganda (136,571)	Government of Uganda	Provides income support and build the resilience of poor and vulnerable households in Northern Uganda. The project has three primary components, namely: (a) Labor-Intensive Public Works (LIPW) combined with a disaster-risk financing element, (b) a sustainable livelihoods pilot program, and (c) a component focusing on strengthening transparency, accountability and anticorruption systems.	(September 2019) supported over 1,798,940 beneficiaries (57 percent female). Disaster Risk Financing facility pilot reached over 66,616 households. The improved household income support program reached over 74,296 households. The Labour Intensive Public Works component supported over 217,643 households. The Sustainable Livelihood Pilot reached over 1,234 households. 8,139 projects were implemented of which 54 percent fall under the agriculture sector.
Private Sector Driven Agricultural Growth (PSDAG) Project (Feed the Future), Rwanda. Donor: USAID	Smallholder farmers	Research Triangle Institute (RTI) International, Crown Agents, Catholic Relief Services, Connexus,	The goal of PSDAG was to increase incomes of smallholder farmers by assisting the Government of Rwanda to increase private sector investment upgrading agricultural value chains.	Partnered with over 50 SMEs and 92 agricultural cooperatives. Generated more than \$30 million in farmer income. 258,025 beneficiaries applied improved technologies or management practices and 87,065 beneficiaries had new market linkages.
PROFIT+, Zambia. Donor: USAID	smallholder farmers	ACDI/VOCA, Crown Agents, Kimetrika, International Fertilizer Development Center (IFDC)	The program used market-system solutions to create opportunities for farmers and agribusinesses to increase agricultural productivity and access high-value markets, while facilitating private-sector investment in target value chains. One critical element of the project was the formation and training of 200 Community Agro-dealers (CADs) who established the initial links between service providers and smallholder farmers in rural communities.	Reached 207,749 smallholder farmers (110,294 female). Created 1,366 permanent jobs and 45,443 temporary jobs. Generated \$48 million in private sector investment.

Project	Primary beneficiaries	Implementing consortium	Implementation approach	Impact
Revitalizing Agriculture and New Incomes (RAIN), Uganda. Donor: United States Department of Agriculture (USDA)	Smallholder farming households in Lamwo district in northern Uganda	Mercy Corps and TechnoServe	Market facilitation to foster links between producers, producer organizations, local financial institutions, input marketers and output buyers.	More than 50,000 smallholder households boosted productivity and accessed new inputs and markets. RAIN also supported the emergence of more than 150 input dealers and several output buyers, where none operated prior to the program.
Strengthen PSNP4 Institutions and Resilience (SPIR), Ethiopia. Donor: USAID	Beneficiaries of the governments PSNP4 safety net program	World Vision, CARE, ORDA, International Food Policy Research Institute (IFPRI)	Direct support for child nutrition and maternal health promotion and women's empowerment, direct support to producer organizations to build productivity and marketing capacity, and facilitative support to link village agents to input and output market actors.	Approximately 500,000 beneficiaries receive some aspect of program support (approximately 260,000 in agricultural promotion). Program is ongoing through 2021.

# Notes

## Notes

1. ZATP has three components: (a) market linkages in agribusiness, (b) the strengthening of the regulatory and institutional framework for agribusiness and trade, and (c) project management and monitoring and evaluation. This report focuses on activities under component 1.
2. Emerging farmers are defined as farmers who cultivate less than 5 hectares of land and/or own less than US\$50,000 worth of total assets or a minimum number of livestock.
3. According to CARE (2018, p. 11), “Social Analysis and Action (SAA) is a facilitated process through which individuals and communities explore and challenge the social norms, beliefs and practices that shape their lives. . . . The tested SAA approach will guide discussions on sensitive topics, in large part focusing on topics related to gender equality and women’s empowerment. Examples include the benefits of family planning, joint decision-making in the household and equitable women’s workloads.”
4. Interview with John Meyer, former chief of party of GRAD and Livelihoods for Resilience.
5. Interview with Kristyn Wilcox, Technical Specialist, Food Security and Cooperatives and former Chief of Party, USAID/EMIRGE.
6. Interview with Raphaela Karlen, Jobs and Development Specialist, World Bank.
7. See <https://www.acdivoca.org/what-we-do/tools/m4/>.
8. Interview with Cuan Opperman, former MOST Team Leader.
9. Interview with Cuan Opperman, former MOST Team Leader.
10. Interview with Melaku Yirga, former RAIN Project Director.
11. A market systems approach takes a comprehensive view of a market system’s constraints and opportunities and seeks to improve its overall function rather than focusing exclusively on a predetermined set of limited actors and/or interventions.
12. Interview with John Meyer, former chief of party of GRAD and Livelihoods for Resilience.
13. Interview with Kimberlee Beevers, former SOBA Portfolio Manager.
14. Interview with Melanie Bittel, former PSDAG Chief of Party.
15. Interview with Melanie Bittle, former PSDAG Chief of Party.

# References

## References

- Agar, Jason. 2018, updated 2020. Incentive-Based Contract Farming Approach. Kadale Consultants. <https://bracc.kulima.com/resource/how-incentive-based-contract-farming-increased-quality-and-quantity-kilombero-rice>
- Andrews, Colin, Aude de Montesquiou, Inés Arévalo Sánchez, Puja Vasudeva Dutta, Boban Varghese Paul, Sadna Samaranyake, Janet Heisey, et al. 2021. The State of Economic Inclusion Report 2021: The Potential to Scale. Washington, DC: World Bank. <https://openknowledge.worldbank.org/handle/10986/34917>
- Adam Smith International. 2017. Malawi Oilseeds Sector Transformation: Disrupting Market System Dynamics in Agriculture: Case Study. Report prepared for the Department for International Development (DFID). [https://beamexchange.org/uploads/filer\\_public/5b/2a/5b2a74ac-ecee-40d9-b81a-b6429f3747ff/facilitating-market-system-change-in-malawi-oilseeds-sector\\_compressed.pdf](https://beamexchange.org/uploads/filer_public/5b/2a/5b2a74ac-ecee-40d9-b81a-b6429f3747ff/facilitating-market-system-change-in-malawi-oilseeds-sector_compressed.pdf)
- Adam Smith International. 2018. Systemic Change. The MOST Programme: Malawi 2013–2018. DFID. Unpublished.
- Asombobillah, Robert. 2011. Harnessing the Power of Savings and Lending Communities to Drive Agroenterprise Development in Ghana. Catholic Relief Services. [https://www.crs.org/sites/default/files/tools-research/harnessing-the-power-of-savings-and-lending-communities\\_0.pdf](https://www.crs.org/sites/default/files/tools-research/harnessing-the-power-of-savings-and-lending-communities_0.pdf)
- Baveng, Theresa, J. Kugbe, and C.G. Parra. 2016. Providing Input Credit for Women Out Growers Is a Good Return on Investment. Nathan Associates. <https://ghana-made.org/rc/wp-content/uploads/2019/11/Case-study-Providing-input-credit-for-women-out-growers.pdf>
- Bigsten, Arne, and Sven Tengstam. 2011. “Smallholder Diversification and Income Growth in Zambia.” *Journal of African Economies* 20 (5): 781–822. <https://academic.oup.com/jae/article-abstract/20/5/781/733662?redirectedFrom=fulltext&login=false>
- Byrne, Karri. 2016. RAIN Uganda Final Evaluation. Mercy Corps.
- CARE. 2020. GRAD Learning Brief #3: Village Economic and Social Associations. <https://www.care.org/wp-content/uploads/2020/05/GRAD20Learning20Brief2023320VESAs.pdf>
- CARE. 2018. Livelihoods for Resilience Activity: Resilience Strategy, December. Brief. <https://careclimatechange.org/livelihoods-for-resilience-activity-resilience-strategy/>
- Chapoto, Anthony, and Brian Chisanga. 2016. Zambia Agriculture Status Report 2016. Indaba Agricultural Policy Research Institute. [https://www.renapri.org/wp-content/uploads/2017/01/IAPRI-Booklet\\_2016.pdf](https://www.renapri.org/wp-content/uploads/2017/01/IAPRI-Booklet_2016.pdf)
- Hoffman, Barak, Mai Yang, and Gary Glass. 2017. Performance Evaluation of the Cooperative Development Program. Management Systems International/Tetra Tech. [https://pdf.usaid.gov/pdf\\_docs/PA00MT5D.pdf](https://pdf.usaid.gov/pdf_docs/PA00MT5D.pdf)

- IFAD (International Fund for Agricultural Development). 2015. “Sustainable Inclusion of Smallholders on Agricultural Value Chains.” Scaling Up Note, January. <https://www.ifad.org/documents/38714170/40264252/Scaling+up+note+-+Sustainable+inclusion+of+smallholders+in+agricultural+value+chains.pdf>
- King, Jennifer, and Mohammed Abdul-Fatawu. 2019. Women Sales Agent Case Study: Greater Rural Opportunities for Women Learning Series. Mennonite Economic Development Associates (MEDA). <https://beamexchange.org/resources/1477/>
- Macours, Karen, Patrick Premand, and Renos Vakis. 2012. “Transfers, Diversification and Household Risk Strategies: Experimental Evidence with Lessons for Climate Change Adaptation.” Policy Research Working Paper WPS 6053, World Bank, Washington, DC. <https://openknowledge.worldbank.org/handle/10986/6055?locale-attribute=fr>
- Maijers, Woody, Nalla Vijayender, and D. Commandeur. 2016. Producer Organisations: Going into Business with Formal Markets. SNV. <https://snv.org/update/producer-organisations-going-business-formal-markets>
- MEDA (Mennonite Economic Development Associates). 2019. Greater Rural Opportunities for Women (GROW) Final Report.
- Nathan Associates. 2019a. Farm Enterprise Advisory Services Business Case: The Case for FEA Service Delivery to Commercialise Agriculture in Northern Ghana. [https://ghana-made.org/rc/wp-content/uploads/2019/12/MADE\\_Business\\_Case\\_FEA.pdf](https://ghana-made.org/rc/wp-content/uploads/2019/12/MADE_Business_Case_FEA.pdf)
- Nathan Associates. 2019b. Gender-Sensitive Business Case: The Case for Private Sector Actors in Northern Ghana. [https://ghana-made.org/rc/wp-content/uploads/2019/11/MADE\\_Business\\_Case\\_Gender.pdf](https://ghana-made.org/rc/wp-content/uploads/2019/11/MADE_Business_Case_Gender.pdf)
- Nathan Associates. 2019c Implementation Phase Annual Report, Year 5: DFID Market Development (MADE) for Northern Ghana Programme. DFID. [https://beamexchange.org/uploads/filer\\_public/c1/6b/c16bea75-3c0a-4e2e-a749-59a3a0961edb/made\\_annual\\_report\\_year\\_5.pdf](https://beamexchange.org/uploads/filer_public/c1/6b/c16bea75-3c0a-4e2e-a749-59a3a0961edb/made_annual_report_year_5.pdf)
- Nkuranga, Theogene, and Kristyn Wilcox. 2013. Cooperative Performance Index Field Results and Analysis. Global Communities. <https://reliefweb.int/report/rwanda/cooperative-performance-index-field-results-and-analysis-cooperatives-rwanda>
- Office of the Prime Minister (Uganda). 2016 The Third Northern Uganda Social Action Fund Project (NUSAF 3) Operations Manual.
- Paul, Boban Varghese, Arden Finn, Sarang Chaudhary, Renata Mayer Gukovas, and Ramya Sundaram. 2021. “COVID-19, Poverty and Social Safety Net Response in Zambia.” Policy Research Working Paper 9571, World Bank, Washington, DC. <https://openknowledge.worldbank.org/handle/10986/35249>



- Poulin, Michelle, and Allan Bomuhangi. 2018. Qualitative Study of Household Livelihood Strategies and Constraints in Zambia. Washington, DC: World Bank. <https://openknowledge.worldbank.org/handle/10986/30479>
- Rippey, Paul, and Ben Fowler. 2011. Beyond Financial Services: A Synthesis of Studies on the Integration of Savings Groups and Other Developmental Activities. Aga Khan Foundation. [https://www.akdn.org/sites/akdn/files/Publications/2011\\_akf\\_beyond\\_financial\\_services.pdf](https://www.akdn.org/sites/akdn/files/Publications/2011_akf_beyond_financial_services.pdf)
- Sparkman, Tim. 2019. InovAgro Project Phase 3 Midterm Review: Final Report. SD. Report Prepared for the Swiss Agency for Development and Cooperation. [https://beamexchange.org/uploads/filer\\_public/95/51/9551d139-667b-4731-af8f-11515be92d81/inovagro\\_mtr\\_compressed.pdf](https://beamexchange.org/uploads/filer_public/95/51/9551d139-667b-4731-af8f-11515be92d81/inovagro_mtr_compressed.pdf)
- World Bank. 2020. Market Linkages to Improve Impact of Livelihood Programming for Extreme Poor Women in Zambia - Volume 1 Diagnostics. Report. <https://www.peiglobal.org/resources/market-linkages-extreme-poor-women-zambia-volume-1-diagnostic>
- World Vision. 2017. Integrating Extremely Poor Producers into Markets Field Guide, 4th ed. [https://www.fsnnetwork.org/sites/default/files/World%20Vision%20Field%20Guide\\_0.pdf](https://www.fsnnetwork.org/sites/default/files/World%20Vision%20Field%20Guide_0.pdf)
- Zuinga, Martha Cruz, Monty L. Lynn, Elly Kaganzi Mwesigwa, Dan Norell, Vidhya Sriram, Emmanuel Tumusiime. 2019. "Better Together: Improving Food Security and Nutrition by Linking Market and Food Systems. Management Sciences. 15. [https://digitalcommons.acu.edu/cgi/viewcontent.cgi?article=1014&context=mgt\\_sciences](https://digitalcommons.acu.edu/cgi/viewcontent.cgi?article=1014&context=mgt_sciences)



**The Partnership for Economic Inclusion (PEI)** is a global partnership with a mission to support the adoption of national economic inclusion programs that increase the earnings and assets of extremely poor and vulnerable households. PEI brings together global stakeholders to catalyze country-level innovation, advance innovation and learning, and share global knowledge. PEI is hosted by the Social Protection and Jobs Global Practice of the World Bank.