



Promoting Resilience and Gender Inclusive Access to Markets for Small-scale Farmers

OVERVIEW For over 70 years, CARE has worked in the world's poorest communities to ensure that rural farmers have the resources they need to feed their families and communities. CARE works in 94 countries with more than 80 million people worldwide through more than 1,000 projects, from emergency relief to early childhood education, to maternal and reproductive health. Programs focus on the poor and extreme poor, those who live on less than \$1.25 a day, and have little access to markets, education, or decision-making. Through village savings groups that empower members to gain financial independence, or by providing drought-resistant seeds that better withstand extreme weather, or by working with private sector partners to help farmers reach markets, CARE's projects empower women and men to be agents of change in their communities.

62

Countries where CARE implements food security programs



28.6M

Number of people CARE's food security programs reach

CARE's work spans from responding to emergencies to enabling small scale farmers, fishers, and pastoralists to sustainably increase productivity, access markets and build resilience to climate change. We emphasize the role that small-scale food producers play in ensuring the food and nutrition security of all – and particularly emphasize the role and rights of women as food producers and consumers.

Strengthening Market Engagement of Small-scale Farmers

CARE has decades of experience in working with marginal and vulnerable farmers and their communities. CARE uses a holistic approach to improve the sustainability, productivity, and resilience of food and markets systems in a gender equitable manner. This requires looking beyond direct engagement with small-scale production, to considering out-grower schemes with small-scale producers; working with agro-dealers, agro-entrepreneurs and extension systems; and in post-harvest processing and storage. Our work in commercial agriculture also addresses the roles that the private sector can play in strengthening the market engagement of small-scale producers, including through voluntary standards mechanisms and engagement on codes of conduct at industry level.

CARE's work addresses the roles that public policies can play in strengthening the integration of small-scale producers into markets. We work with researchers, policy- and decision-makers from local to global levels and our models for the integration of women's empowerment in sustainable agriculture under increasing climate risk are widely adopted by peers and other

organizations such as FAO and IFAD (for whom CARE has produced manuals, toolkits, and analyses). We engage in policy change processes at global levels, most recently at COP 23, and at national levels and local levels and have influenced governments in 135 communities and 8 countries to adopt more climate-resilient policies to support the poorest and most vulnerable.

The results of CARE's approach are most evident in Programs like the Bill and Melinda Gates Foundation funded [Pathways Program](#). In Malawi, the program increased the percentage of households using adaptive strategies by 55%. Evidence shows that people are less likely to use negative coping strategies in the face of shocks, even though shocks have gone up dramatically in program areas. The number of people selling productive assets fell by 40%, and the families who reduced their investment in agricultural productivity was cut in half. The number of families who diversify their livelihoods to protect against potential shocks went up 23%.

The [GRAD Program](#) in Ethiopia helped build adaptive capacity in an area of the world that is prone to recurrent drought. 84% of households adopted at least two practices associated with climate change adaptation such as the use of early maturing crop varieties, moisture conserving practices, and drought tolerant crop types and varieties. Families were better able to respond to crisis, and even during an extreme drought, there was a 3.8-fold increase in families using savings to cope with shocks, and a 19% *decrease* in the number of families who reduced the number of meals they ate in a day as a response to crisis. There was also a 40% drop in the number of households that suffered weather-related crop loss.



Community Based Adaptation

CARE is recognised as a global leader in community based adaptation (CBA) with a comprehensive package toolkit that

begins with a gendered climate vulnerability and capacity analysis ([G-CVCA](#)). By combining local knowledge with scientific climate information, the CBA process builds community understanding of climate risks and adaptation strategies, providing a foundation for the identification of practical strategies to facilitate community-based adaptation action plans, particularly to ensure that adaptation decisions are gender responsive and build the adaptive capacities of vulnerable women and men.

CARE has developed numerous tools, such as [Participatory Scenario Planning](#) (PSP), based on extensive program learning. CARE employs a holistic approach to CBA that considers environmental and ecosystems integrity as well as a range of differential vulnerabilities that people in high-risk communities face, to develop integrated risk management strategies.

In 2016-17, CARE implemented 157 projects with a focus on climate change resilience, reaching more than 740,000 people directly, and 3.2 million indirectly. In the Community-based adaptation to climate change ([CBA CC](#)) project in Papua New Guinea for example, the balance of household and community decision-making power shifted in favor of women over the course of the CBA project. Core group members of the community-based adaptation project were configured to ensure equal representation from women, with members receiving training not only on technical aspects of the project, but also in leadership and gender equality. This helped members (especially women) to gain influence at the household and community level. Vulnerable communities overwhelmingly (over 75% of survey respondents) attributed this increase in women's role to the participatory risk and vulnerability assessments of the CBA project as well as to its specific gender leadership trainings.

Gender in Agriculture Value Chains

CARE has pioneered efforts to create innovative, inclusive business models that give poor people – especially women – greater and fairer access to goods, services and livelihood opportunities. CARE's programs unlock the potential of poor people, especially women, to participate more equitably in markets can increase their ability to earn a more sustainable income – and at the same time strengthen value chains through the input and involvement, as producers, workers, entrepreneurs and consumers, of these previously excluded populations. Many more of the world's most vulnerable people are now empowered to participate in markets, and build more secure and resilient livelihoods.

The [Strengthening Dairy Value Chains](#) Project in Bangladesh

increased the engagement of women in the dairy value chain and provided training and education for 36,000 farmers and 1,162 producers groups to increase the productivity of their cows and improve their marketing skills. The project created a network of women-owned small businesses that brought essential inputs into communities, but also connected participants to savings institutions and markets. The ensuing micro franchise model has turned into its own set of businesses, [Krishi Utsho](#). There are now 48 shops operating under the Krishi Utsho network including 15 fully branded shops and 33 shops at various stages of conversion.

CARE works around the world creating efficient market linkages between value chain actors to provide competitive and sustainable access to markets opportunities to smallholder farmers, particularly women. Through programs like the GRAD Project in Ethiopia, CARE convenes stakeholders along specific opportunities to strengthen the competitiveness and inclusiveness of specific value chains (livestock, pulses, honey, vegetables - including potato, red pepper, tomato and onion- and malt barley) with a focus on smallholder farmers. Through these and similar interventions, CARE has been creating and supporting decentralized input supply systems that link agro-dealers and model farmers. We have also created awareness amongst producers about quality, quantity, and distribution requirements of major private buyers which has led producers to improve production techniques and create



adequate pre-sorting, weighting, packaging and distribution facilities. In addition, through projects like GRAD and others, CARE has contributed to linking grassroots financial inclusion schemes such as Village Savings and Loan Associations (VSLAs) with Microfinance Institutions (MFIs) and formal banks to provide small agricultural producers not only with working capital but also with financial resources for basic infrastructure and productive asset formation. Building these linkages has permitted CARE beneficiaries to access financial services using for the first time digital platforms and mobile banking applications.

CARE also partners with multinationals like Cargill and Mondelez to invest in women and promote gender equality in cocoa supply chains. This work, which spans seven countries (*Ghana, Cote d'Ivoire, Egypt, Guatemala, Honduras, Nicaragua and India*), addresses the systemic issues that threaten cocoa production and sustainability. These multinational enterprises are adopting responsible investment approaches that address sustainable cocoa production with women at the center. CARE has also partnered with McCormick and WWF, to develop a sustainable sourcing strategy across 3,000+ ingredients and more than 80 countries. Primary value chains will be in either vanilla (Madagascar) or black pepper (Vietnam) CARE will work with McCormick to shape their operations to benefit small-scale producers to promote both supplier diversity initiatives and farm-level initiatives, promote women's empowerment across the supply chain facilitate the adaption of productive processes so that farmers are better able to respond to formal market requirement.

Financial Inclusion

CARE has used VSLAs for over 25 years to enable women living in poverty to increase their financial skills and assets. CARE's Access Africa team was launched in 2009 to scale up VSLAs and has expanded access to this savings-led, community-based financial solution from an initial one million members to over 6.8 million across 48 countries. These members represent 321,000 groups of predominantly



50
Million

Poor and vulnerable people increase their food and nutrition security and resilience to climate change

- CARE 2020 Program Strategy Goal

rural, poor smallholder farmers collectively mobilizing \$433 million per year. Partnering with leading banks, multi-national organizations and MFIs including Equity Bank, Barclays Bank, National Microfinance Bank Tanzania, (NMB) Vodacom and Airtel among others, CARE has developed and launched digital financial products, built financial literacy, and increased efficiency and safety of group operations. Working with governments at every level, CARE promotes public sector delivery of VSLA formation services and ensures a productive enabling environment. Since 2014, CARE has partnered with NMB to develop and scale the Pamoja account, tailored to informal groups. This effort has led to over 10,000 group accounts representing an estimated 250,000 new customers. NMB and CARE are now investing in further expansion, targeting 28,000 new group accounts and up to 600,000 individual clients in the next three years. In Malawi, VSLAs have been linked to Opportunity Bank of Malawi (OBM), which has developed a savings product called “Kasupe account” to suit the needs of VSLAs. To date, a total of 1,124 groups have been linked to the bank and 540 groups have been linked to Airtel mobile wallet. A special agent account was developed by Airtel to address the problem of the distance between the groups and the banks. Over 4,952 individual VSLA members have opened bank accounts and registered on Airtel mobile money. CARE is currently working with partners across Sub-Saharan Africa to deepen the impact of financial services in rural areas by tailoring products to the specific needs of smallholder farmers, emphasizing the capital required to substantially enhance productivity, reduce post-harvest losses and strengthen market linkages.

Nutrition Sensitive Agriculture

Reducing stunting for children under five is one of CARE’s main impact goals in the [CARE 2020 program strategy](#). To achieve this goal, CARE uses both nutrition-specific and nutrition-sensitive interventions and focuses efforts on the life stage when stunting develops—the first thousand days of life, starting from conception and leading up to two years of age. To ensure that all programming is nutrition-sensitive, CARE incorporates 12 key nutrition recommendations into

all FNS programming. These include a focus on the first 1,000 days, an emphasis on gender equality, community-centered approaches that emphasize sustainability and resilience, and a focus on the groups most at risk.

The [Nutrition at the Center \(N@C\)](#) Program is our flagship nutrition-specific intervention, working in four countries through a model focused on a “nutrition-specific” core supported by nutrition-sensitive interventions for food security, health services, sanitation and hygiene, and women’s empowerment. To date, N@C has reached more than 200,000 women, men and children through almost 5,400 peer groups – including mother-to-mother support groups, village savings and loan associations, social analysis and action dialogue groups, and adolescent girls’ groups.

Beyond N@C, nutrition-sensitive agriculture undergirds our work in Agriculture & Market Systems, and in Food Security programming with the US government. These efforts focus on the promotion of nutritious crops (including bio-fortified crops); on encouraging households to consume, rather than sell, a portion of the nutritious crops that they grow; and on women’s empowerment, especially increasing women’s participation in household decision-making, and reducing their care-work burden and time poverty.

Guiding Principles

CARE aims to make 50 million people more food secure and resilient to climate impacts by 2020. To meet this goal, CARE’s focuses [Beyond Productivity](#) in our work with local and global food systems. We use the [SuPER principles](#) to guide our work. These hold that sustainable agriculture systems (from inputs to production to processing and marketing, as well as consumption) should be Sustainable, Productive and Profitable, Equitable, and Resilient. They should be designed to achieve multiple benefits at the same time: increasing production, productivity, and incomes in ways that are resilient to climate change, while contributing to women’s empowerment, improved nutrition, and a reduced environmental footprint, and without undermining the food and nutrition security of future generations.

CARE Food and Nutrition Security

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