CASE STUDY: ACRE AFRICA

DIGITAL FINANCE AND WOMEN’S ECONOMIC EMPOWERMENT IN BEYOND PRODUCTION ROLES IN AGRICULTURE AND FOOD SECURITY

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INTRODUCTION

The Feed the Future Advancing Women’s Empowerment (AWE) Program is a five-year activity to enhance women’s empowerment and gender equality in agriculture systems. One of AWE’s key learning topics is understanding how digital financial services (DFS) can be used to increase women’s economic empowerment in agriculture and food systems, particularly in beyond production activities. Following a landscape analysis report on *Good Practices for Women’s Empowerment in Beyond Production Agriculture Interventions: A Gendered Landscape Analysis* conducted by the Feed the Future Advancing Women’s Empowerment (AWE) Program in 2020, AWE and the United States Agency for International Development’s (USAID) Bureau for Resilience and Food Security (RFS) determined that a knowledge gap existed on whether efforts expended by donors, implementing partners, and DFS providers have resulted in increased women’s economic empowerment. To address this knowledge gap, AWE conducted desk research and a series of practitioner consultations to develop the Digital Finance and Women’s Economic Empowerment in Beyond Production Roles in Agriculture and Food Systems report which explores how agriculture and food system programs leverage digital financial services to support women’s economic empowerment both in direct farming roles and in activities along agricultural value chains.

PURPOSE OF CASE STUDY

This document is one of two case studies developed to complement the report with practical examples of how to successfully integrate digital financial tools and services for women into agriculture and food systems programs. In it, we examine how DFS is used by ACRE Africa, with technical assistance from Mercy Corps’ AgriFin project, to contribute to women’s economic empowerment in agriculture.

The case study starts by examining ACRE Africa’s interventions supporting women’s economic empowerment, followed by looking at how users experience these interventions in the different points of the customer journey, and concludes with key take-aways and recommendations for implementers to consider when implementing DFS activities of their own.
FINDINGS

ACRE AFRICA AND AGRFIN BACKGROUND

Agriculture and Climate Risk Enterprise Ltd. (ACRE) is a Kenyan service provider that works with local insurance companies in East, Southern, and West African countries to link farmers to agricultural insurance products. ACRE emerged from the Kilimo Salama Project established in 2009 and funded by the Syngenta Foundation and the Global Index Insurance Facility (GIIF). ACRE is primarily known for its work to link smallholders with index insurance products, and it is one of the largest agricultural microinsurance providers in Africa. Because women make up a significant portion of smallholders, ACRE actively targets women farmers for insurance products, with women making up an estimated 50-60% of its customers.

Under the AgriFin project, Mercy Corps has worked as a partner with ACRE Africa for about four years supporting scaling up access to microinsurance for smallholders in Kenya, Tanzania, and Nigeria. AgriFin’s engagements with ACRE focused on enhancing ACRE’s use of technology, such as piloting “smart contracts” using blockchain technology, and outreach to women farmers, including developing training materials for women farmers in Tanzania.

THE PROMISE AND CHALLENGE OF AGRICULTURAL MICROINSURANCE

Weather related risks pose a major threat to farmers and may be especially devastating to smallholders. As climate change continues to disrupt weather patterns, unpredictable rainfall and natural disasters have increased in frequency around the world. Due to greater workloads and a lack of access to information, technology, and decision-making power, women farmers are especially vulnerable to climate change-related risks. While agricultural insurance is common in high-income nations, it has historically been out of reach for small farmers in low- and middle-income countries. The costs of indemnity insurance policies, which calculate payouts based on an individual loss-assessment, must factor in the costs of sending out personnel to assess damage across many farms. This puts the price far beyond what most smallholders can afford.

Index insurance has emerged as a solution to broaden access to agricultural insurance. Instead of relying on individual loss assessments, index insurance calculates payouts by estimating losses for a geographic area based on a predetermined index or model informed by historical weather data and remote sensing technologies that detect weather events. Index insurance is also frequently digitized, allowing premium

FIGURE 1. LOCATIONS SERVED BY ACRE AFRICA

Adapted from: ACRE Africa (2020)

2https://kilimosalama.wordpress.com/about/
3Smart contracts are self-executing, digital contracts that use blockchain to ensure that transactions are traceable, transparent, and irreversible. See: https://www.investopedia.com/terms/s/smart-contracts.asp
payments and policy payouts to be carried out via mobile devices. These advances substantially reduce the costs of insurance and reduce the time required for farmers to receive payments.⁵ Index insurance has been linked to greater agricultural investment and has led farmers to take greater risks on more profitable production methods.⁶

However, much of the available evidence on index insurance comes from pilots where premiums have been subsidized, which has led to skepticism of its commercial viability at market rates.⁷ Additionally, uptake of index insurance is still limited. Many farmers are unfamiliar with the concept and unwilling to take a risk on investing in insurance where losses are estimated rather than individually assessed, leaving them susceptible to what is known as “basis risk,” or the potential difference between estimated and actual losses.⁸ According to the key informant from ACRE, many index insurance policies are “out of touch with the realities of farmers.” For example, area yield index insurance policies range in price from USD 6-10 for a unit area of insurance (UAI) based on anticipated yield per growing season (approximately 120 days), which is just too expensive for many farmers. ACRE, on the other hand, prices its insurance against the cost of seed and sells policies at rates as low as US 0.5 to insure a bag of seed.

The key informant from ACRE affirmed that gaining trust from farmers to purchase insurance is a challenge, as it is a new concept to almost all smallholders that the company targets for outreach. In addition to being new, insurance is an abstract concept that can be difficult for smallholders to understand. Many smallholders are constrained in their capacity to make financial investments in their farms, so convincing them to purchase insurance can be difficult.

According to one of the key informants from AgriFin, this lack of trust contributes to a lack of investment in robust insurance policies, which in turn contributes to dissatisfaction with payouts. An AgriFin-sponsored evaluation, which assessed satisfaction among 241 ACRE customers in Kenya (approximately two-thirds women), found that a large majority (79%) of respondents indicated that their insurance did not affect their recovery after a shock.⁹ Because microinsurance service providers like ACRE seek to provide affordable premiums for clients, payouts are also low. This is especially true for women, who typically purchase denominations of USD 0.50 or USD 1, where men are more likely to purchase USD 2 and above. Higher denominated policies, which would generate larger payouts, face low uptake.

CHALLENGES TO WOMEN’S ACCESS TO MICROINSURANCE

Women in agriculture face a number of barriers to accessing insurance. Insurance has traditionally been linked to credit facilities, where collateral and know-your-customer (KYC) requirements prohibit women, who are less likely to own land or possess a government ID, from access.¹⁰ Women are also less likely to have the cash required for lump sum premium payments. Women tend to face heavy demands on their time, between farming and domestic duties, and have limited time for onboarding activities. Lower literacy and education levels also present challenges to women who may have difficulty understanding how to use microinsurance.

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On the supply side, microinsurance service providers like ACRE often lack sex-disaggregated data on their customers. In the interest of collecting the minimum information possible to streamline processes, onboarding forms do not collect data on sex or gender identity and there are no efforts to track outcomes for women vs. men. As a key informant from AgriFin explained, “It is not a big practice to think about gender.” The specific needs and usage patterns of women may go undetected, leading to gender-blind product development.

WHAT WORKS
Using long-term approaches to pricing for sustainability
The key informant from ACRE recounted that although 70-80% of insurance premiums were subsidized five years ago, that number has shrunk to 10% in present-day.

To operate without relying on subsidies, ACRE:

- **Continues to price its products to be affordable to smallholders** at 50 cents to the dollar, with over 50% of farmers reported to pay premiums of USD 5-10 per season, which is profitable to the company.
- **Offers loss-leading insurance products** with the expectation that smallholders will purchase more insurance as they gain familiarity with the concept.
- **Leverages customer-friendly practices such as efforts to increase transparency, payment flexibility, and payout efficiency to encourage farmers to increase their policies** over several seasons.

As the respondent explained, “To get a farmer from subsidy into billing them for the service, it has to be gradual.”

**Establishing trust by making the abstract concrete**
Customer satisfaction is low when payouts are low, and payouts are low when premiums are low. To help farmers understand how paying more for insurance generates greater protection for their farms, ACRE agents:

- **Use concrete examples in their messaging.** One way they do this is by explaining coverage in terms of securing inputs. Compensation at a value of USD 5 is equivalent to one bag of seeds. This, in addition to training on rounding figures and payout calculations, is helping farmers to understand the abstract concept of insurance.
- **Offer tangible tokens representing insurance policies** by way of a scratch card bearing the policy number. By making insurance something tangible, ACRE, with the help of AgriFin, has increased farmer confidence in the product. This has been especially helpful for women, who are better able to justify purchasing insurance to their husbands with something tangible to show them.

**Bundling services**
Bundling insurance with other types of services is crucial to the uptake of insurance products, especially for women, due to the many barriers they face in accessing individual financial services. Bundling also increases customer satisfaction. Surveyed male and female farmers from Kenya who received complementary services from ACRE along with their insurance purchase reported much greater improvements in farm outcomes and wellbeing than those who did not receive such services.\(^{11}\) The most common practice is for insurers to bundle microinsurance with credit and/or training.

\(^{11}\) 60 Decibels, 2020.
ACRE bundles products and services by:

- **Working with financial institutions to bundle insurance premiums together with loans.** For financial institutions, insurance reduces the risk of lending to farmers. For insurers, bundling with credit increases uptake of insurance. And for farmers, the bundle reduces barriers to credit and makes the process of accessing both financial products more efficient.

- **Providing training to farmers, including women’s groups, on good agricultural practices to further de-risk them.** Improvements to farmers’ cultivation methods leads to more resilient crops, benefiting both farmers and insurance providers.

- **Piloting bundling insurance with seed and input distribution,** with plans for imminent rollout in Kenya and Tanzania. Input distribution is part of an integrated approach of de-risking farmers at all stages of production. ACRE works through agents, or champion farmers, who are incentivized to train farmers on risk management, facilitate market linkages, and diversify sources of revenue, beyond selling seeds. According to the key informant, “Our core business is insurance. But to scale, we have to get into seed distribution.”

**Reaching women using a high-touch agent model and tailored messaging**

ACRE reaches and supports women farmers by:

- **Working through mostly female village agents, who are trained on gender topics.** Women are estimated to make up about 65% of agents, and male agents are selected with consideration to their understanding of gender and capacity to speak with women. Agents are trained on the product, equipped with a smartphone and branded materials, and incentivized to make sales.

- **Targeting new female customers while they are already gathered in formal and informal groups,** such as savings groups or churches, avoiding making extra demands on their time, which is already limited due to gendered livelihood and domestic duties.

- **Providing intensive training to women that considers their relationships with other household members.** In most locations where ACRE is present, patriarchal norms require married women to obtain their husband’s agreement on how to spend household finances. ACRE’s training materials consider how husbands will be engaged. For instance, in a recent pilot for a new credit product in Tanzania, 600 women were trained on risks that affect production, including adverse weather and poor production practices, as well as how to take out a loan using a mobile phone. This training was structured to support women to transmit this information to their husbands, with the idea that the husband would take out an initial loan, grow comfortable with the process, and then have his wife take out subsequent loans. In Kenya, offering a scratch card as a tangible item representing (but not required to use) a digital insurance policy has been leveraged to help women obtain their husband’s support for purchasing insurance.

- **Designing training to align with women’s priorities and preferences.** ACRE found that messages resonated better with women when they focused on the household benefits of purchasing insurance rather than the return on investment. Messages and graphical training tools focus on key words and images, such as paying for...
school fees for children and ensuring family health and wellbeing. It was also found that women responded better to intimate, in-person conversations, either individually or in small groups.

Offering flexible payment and payout options
Smallholder farmers often struggle to come up with lump sum payments for insurance premiums. This is especially true for women, who are under pressure to cover various household needs with available cash. Additionally, because crop cycles usually last somewhere between 120-150 days, and typical insurance issues a payout after some period following harvest, the time between premium payment and compensation can be substantial for a cash-strapped farmer if they experience a loss during this time.

ACRE has addressed farmer cash constraints by introducing flexible payment and payout options, including:

• Allowing farmers to use mobile money to add small premium top-ups over time, which can eventually accumulate into significant coverage, during a sales window of approximately 40-50 days prior to planting.

• Offering blockchain-enabled “smart contracts” to automate compensation calculations and enable a mid-season payout. Every 30 days, ACRE prompts farmers to check the status of their policies using a mobile platform, and qualified farmers are able to withdraw a portion of their payout before harvest. Smart contracts have drastically expedited payouts and reduced administrative costs for insurance companies, which in turn reduce costs for consumers. Transparent access to policy status and the availability of midseason payouts have also increased farmer trust and confidence in insurance products.

OUTCOMES FOR WOMEN
Little is known about the economic empowerment effects of insurance products provided by ACRE for women due to a lack of sex-disaggregated data and outcome research. However, women are actively targeted and, according to estimates derived from survey samples, make up over half of ACRE customers, and existing literature suggests that microinsurance can have powerful effects on improving farmer livelihoods, for men and women, as well as the profitability of their farms. An AgriFin-sponsored study showed that 95% of farmers sampled experienced a climate shock in the last 24 months, but 79% reported that having a policy with ACRE Africa had no effect on their recovery, with only 20% reporting a positive effect.14 Many respondents noted poor communication about payout as a concern. However, farmers who received complementary services, such as agricultural training, with their insurance were much more likely to report positive outcomes. ACRE is piloting new approaches to respond to these concerns by supporting greater transparency, bundled services, and training and flexible payment options to help farmers purchase enough insurance to obtain the coverage they need. More research is needed to learn about the effects of these approaches on women.

TRACING THE CUSTOMER JOURNEY
The customer journey for digital solutions describes a user’s experience through four phases of engagement: awareness of a new product; onboarding and training on how to use the product; product use and experience; and advancement and support after the product has been adopted. Mercy Corps’ AgriFin project, which supports and compiles learning on digital financial solutions for smallholder farmers,15 has identified a set of best practices to support women farmers across the customer journey. ACRE Africa exemplifies several of these best practices, as described below. For more details, see Annex II.

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15 https://www.mercycorpsagrifin.org/program-overview/
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<td>• Heavy workload limits women’s time for outreach activities</td>
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<td>• Women prioritize investment in household needs over agricultural investment</td>
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<td>• Heavy workloads restrict women’s access to mobile phones during the day</td>
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<td>• Women have lower levels of literacy and education, making it more challenging to use DFS</td>
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<td>• Women’s lack of collateral assets make it difficult to access credit to invest in agriculture</td>
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<td>• Lack of collateral identification makes it challenging for women to access insurance via credit facilities</td>
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<td>• Lack of awareness of, and trust in microinsurance products</td>
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<td>• Women lack lump sum payments for premiums</td>
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<td>• Women’s lack of collateral assets make it difficult to access credit to invest in agriculture</td>
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<td>• Women need cash to pay for household needs, and insurance payouts often take place long after an incident has occurred</td>
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| Product Journey                                                                 |     | What worked for ACRE Africa                                                                 |     | Product Journey                                                                 |     | What worked for ACRE Africa                                                                 |     | Product Journey                                                                 |     | What worked for ACRE Africa                                                                 |
| 1. Awareness                                                               |     | • Offers insurance product without the typical requirements of credit facilities |     | 2. Onboarding and training                                                   |     | • Training language tailored to women’s priorities, considering response of other household members (husbands) |     | 3. Product use and experience                                                  |     | • SMS messages timed based on what is convenient for women                     |
| 2. Onboarding and training                                                |     | • Targets women’s groups and gatherings: both formal and informal       |     |                                                                             |     | • Offers a scratch card to make the concept of an insurance policy more concrete |     |                                                                             |     | • Products feature option for small top-ups on premiums                        |
| 3. Product use and experience                                              |     | • Tailors language to resonate with women’s priorities, including family responsibilities |     |                                                                             |     | • Pricing explained in terms of bags of seed, making it easy to understand and explain to husbands |     |                                                                             |     | • Smart contracts allow users to check status of policy and mid-season payouts |
| 4. Advancement and support                                                |     | • Female agents or men trained to work with women conduct outreach     |     |                                                                             |     |                                                                             |     |                                                                             |     | • Agents provide additional support to women in home and in groups             |

Source: Adapted from Mercy Corps AgriFin & Dalberg, 2021.
RECOMMENDATIONS

The ACRE Africa experience underscores several actionable recommendations for insurance providers:

USE CLEAR, SIMPLE MESSAGING AND PRODUCTS TO ENABLE WOMEN’S INCREASED COMMUNICATION AND DECISION-MAKING POWER WITH MALE RELATIVES

Because digital index insurance is new to most smallholders, and because it requires them to pay a premium without receiving any physical product in exchange, it can be difficult to generate the trust needed to sign onto a policy. Women, who may be required to engage with their husbands to make household financial decisions, need to be able to clearly communicate why they wish to invest in agricultural insurance. Using tools such as scratch cards and a communication strategy describing insurance premiums in concrete terms can help farmers better understand how insurance works.

Insurance providers can:

• Offer a scratch card with a policy number as a tangible representation of an insurance policy.
• Help farmers establish clear expectations by describing insurance premiums and payouts in concrete terms, such as equating $5 worth of coverage to a bag of seeds.

BUNDLE INSURANCE WITH OTHER FINANCIAL PRODUCTS AND/OR TRAINING

Bundling insurance with credit can help de-risk and unlock financing for farmers, which is especially important for reducing barriers to credit for women. Bundling benefits to the insurance company and the financial institution. Training in good agricultural practices (GAP) also supports de-risking by enhancing the viability of crops to withstand weather events. Bundling also improves uptake of insurance, which is unlikely to be sold at market rates sustainably by itself.

Insurance providers can:

• Partner with financial institutions to bundle insurance with credit products.
• Provide training on good agricultural practices to de-risk farmers.

Additional considerations:

In most developing contexts, women are disadvantaged in accessing loans due to lack of collateral and lack of credit history. Leveraging digital lenders and alternative credit-scoring technology can help support women to gain access to credit.

USE A HIGH-TOUCH AGENT APPROACH TO REACH AND SUPPORT WOMEN

Due to lower levels of education, literacy, numeracy, and financial capabilities in many developing contexts, women may require additional support and guidance to adopt and use insurance. ACRE successfully gains women customers by leveraging mostly female, gender-sensitized agents to reach women in groups they already belonged to in their own communities.

Insurance providers can:

• Develop agent selection criteria prioritizing women and men with an existing level of gender-sensitivity.
• Train agents in how to reach, communicate with, and support women, including reaching out to informal and formal community groups and
gatherings, using messaging that resonates with women, and offering training and support to women on topics that enable them to use digital insurance products.

Additional considerations:

ACRE primarily works in markets with strong mobile connectivity, where women have access to phones. Outreach to women in more conservative or remote areas will be more challenging and may require external support, such as working with mobile network operators (MNOs) to expand their infrastructure, to create an enabling environment for digital insurance products. Women with low levels of literacy and numeracy may require training on these basic skills to be able to make use of digital insurance.

COLLECT AND USE SEX-DISAGGREGATED DATA ON PRODUCT USE AND SATISFACTION TO INFORM PRODUCT DESIGN AND CUSTOMIZE THE CUSTOMER JOURNEY FOR WOMEN

ACRE found that women responded better to messaging framed around the benefits of insurance for the wellbeing of their families. They also found that women preferred trainings in smaller groups. SMS messages were sent at times convenient for women, and phone reminders to top-up insurance policies used IVR to reach illiterate women. However, ACRE only recently started collecting sex-disaggregated data on customers, and there is potential that additional analysis of how women customers use their products could shed light on new ways to meet the needs of this user segment. For example, collecting data on how policy size or bundled product uptake varies by sex can help service providers better tailor outreach and support along the customer journey to women.

Insurence providers can:

- Conduct research on women’s schedules, preferences, and priorities in a given context to tailor the language used, preferred settings for outreach and training, preferred communication modalities, and training topic needs.
- Track how customer behavior and satisfaction varies by sex to better understand and meet the needs of women.

Additional considerations:

Although norms centering women’s identity around their roles as wives and mothers are pervasive, it should not be assumed that women everywhere will respond to this characterization. Service providers should conduct market research to understand the language that women use and what they are looking for in microinsurance products. To avoid accommodating unequal gender norms, service providers should avoid playing into and reinforcing gender stereotypes and should consider providing training approaches that illuminate the role of women’s economic role beyond family provision.

OFFER FLEXIBLE PAYMENT AND PAYOUT OPTIONS

Women often have less available cash than men, making it difficult to pay for insurance in a lump sum. Similarly, they may require cash more urgently following agricultural losses due to demands to spend money on family needs rather than livelihood activities. ACRE offered a platform for users to top-up their policies using small amounts over time. They also use blockchain technology to allow users to check the status of their policies and receive midseason payouts, increasing trust in the product.

Insurance providers can:

- Structure insurance premiums to allow for small top-ups over time.
- Offer smart contracts with options for status checks and midseason payouts.
REFERENCES


ANNEXES

ANNEX I. METHODOLOGY

Case study selection
A list of 17 potential case studies were identified from the data collection process for the first phase of the call order. These included donor-funded projects as well as digital financial service providers demonstrating best practices as identified in the report to reach women in agriculture with financial services in the last five years. These were then narrowed down to seven options based on presence in Feed the Future countries and potential to yield actionable insights for implementers, as assessed by scale and relevance of programming to Feed the Future activities. The top two cases were selected by USAID during an interactive prioritization workshop.

Data collection
Data was collected through a desk review of available ACRE Africa and AgriFin reports as well as primary data collection. Primary data was collected from ACRE Africa and Mercy Corps via semi-structured in-depth interviews and email exchanges.

Analysis approach
A thematic analysis of the data was conducted using NVivo 12.

Data analysis also mapped findings across a framework for best practices to support women farmers across the customer journey for digital innovations developed under Mercy Corps AgriFin’s Gender Case Study.\(^\text{16}\)


ANNEX II. TRACING THE CUSTOMER JOURNEY – DETAILS

1. Awareness
AgriFin recommends using a combination of above the line marketing (mass outreach) and below the line marketing (targeting to smaller groups) to create awareness of digital products. It also recommends targeting farmer and savings groups to reach women. ACRE targets women in pre-existing groups, both informal and formal, through agents, who are mostly female. ACRE also targets its messaging based on what it has observed to resonate with women customers, including an emphasis on the positive outcomes of insurance on family wellbeing. As a result, ACRE’s engagement with women has been strong, with women making up an estimated 50-60% of customers.

2. Onboarding and training
AgriFin recommends using agents to support women farmers to register and onboard onto platforms, including providing training that has been adapted for women’s needs and convenience. ACRE leverages its agent network, comprising 65% women, to provide trainings tailored to women’s needs. Agents are selected based on their ability to speak with women and be trained on gender sensitivity. Trainings are conducted in small groups to respond to women’s preferences, and training topics are delivered with consideration to the role that husbands play in household decision-making, ensuring that women trained are able to explain insurance concepts in concrete terms, such as comparing the value of compensation to bags of seeds.

3. Product use and experience
To support product use, AgriFin recommends locating collection/
aggregation points near women to mitigate their mobility constraints; reaching women through farmer groups; increasing women farmer’s access to climate smart agriculture, using village agents to deliver inputs; promoting digital savings; and providing education to women on alternative collateral requirements. By mobilizing village agents and working through existing groups, ACRE reaches women in locations that are convenient to them. ACRE also offers training on good agricultural practices as part of a product bundle. Product features such as flexible top-up options are designed with women, who may have difficulty paying in a lump sum, in mind. SMS reminder messages are also tailored by gender, with women receiving messages early in the morning and in the evening between 6-8pm to correspond with typical schedules.

4. Advancement and support
AgriFin’s recommendations on advancing and supporting DFS users are to leverage agents to follow up with women and adopt end-to-end value chain solutions, including providing women with financial services, TA, inputs, guaranteed buyers, and others. ACRE offers bundled products to support de-risking women’s agricultural production, including combining insurance products with training on good agricultural practices, credit products, and input purchases. Recognizing lower literacy levels among women, ACRE uses IVR messages to encourage customers to top-up their policies.

Recommended Citation

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