

## PRISMA: DEVELOPING AN EFFECTIVE BUSINESS CASE FOR INCLUSIVE PRIVATE SECTOR PARTNERSHIPS



Source: PRISMA

### Activity Highlights

**Name:** PRISMA  
**Lead Institution:** Palladium  
**Country:** Indonesia  
**Donor:** DFAT  
**Value of Award:** Phase I: AUD 77 (\$50m)  
Phase II: AUD 88 (\$58m)  
**Period of Performance:** 2013-2018  
(Phase I); 2019-2023 (Phase II)

### INTRODUCTION

In a market systems development (MSD) approach focused on agriculture and supporting markets, implementing partners engage market actors, such as the private sector and government, to lead activities and perform interventions to drive long-term systems change that results in more sustainable and inclusive outcomes for food security and economic growth. It is critically important to ensure that market actor-led approaches are inclusive, because without specific attention to inequalities between groups based on gender, age, physical and mental ability, ethnicity, religion, or other, it is possible to inadvertently replicate or exacerbate these inequalities. To address gender inequalities, implementers need proven, context-appropriate tools and approaches to engage market actors and support the development of their capacities to integrate gender considerations and promote women's inclusion in interventions and business models. The Australia-Indonesia Partnership for Promoting Rural Incomes through Support for Markets in Agriculture (PRISMA) Activity was chosen as a case study example to demonstrate a fundamental aspect of MSD—how to work with the private sector to develop effective business cases for inclusion.

This case explores a core **learning question**: What **tools and approaches are used to identify, select, develop, sustain, and evaluate impactful private-sector partnerships** to reduce barriers and improve opportunities for women's inclusion?

This is one of four case studies produced as part of a larger review of how MSD programs include women and youth, entitled *Youth, Women, and Market Systems Development in Agriculture and Supporting Markets: Landscape Analysis and Case Studies Report*. The study was conducted for USAID by the Feed the Future Advancing Women's Empowerment (AWE) program and is available on the USAID Development Experience Clearinghouse (DEC).

## ABOUT THE ACTIVITY

PRISMA is an MSD Activity that works to reduce poverty by fostering inclusive economic growth in the agriculture, horticulture, livestock, and aquaculture sectors. It is in its second 5-year phase (Phase II), which began in 2019 and ends in 2023. In its first phase (Phase I), it was one of four Activities under the Australia-Indonesia Partnership for Rural Economic Development (AIP-Rural, 2013–2018). PRISMA Phase I was AIP-Rural's flagship MSD Activity, complemented by Activities on agricultural finance, irrigation, and applied research. PRISMA Phase II combines these four elements in one Activity and works in six provinces of Indonesia.

## KEY FINDINGS

1. **Develop a clear business case** for motivating businesses to include women, because it ensures businesses have a market-based incentive to lead and sustain inclusive interventions.
2. To engage private-sector partners, **highlight the business-case (rather than a social case) about the value of inclusion**, and speak in business language, not using development terms.
3. **Engage partners outside the agriculture sector with business structures that can be adapted or expanded to fill market gaps**, such as financing for agricultural producers or women-based agent networks, to jump start inclusion.
4. **Develop staff capacity and accountability for women's inclusion** to optimize efficiency and effectiveness. Capacity includes number of staff, as well as their skills and knowledge. PRISMA's efforts to build capacity and accountability for inclusion is their proudest achievement.
5. **Create the conditions for partner accountability in the sustainability of the inclusion intervention.** This can be enabled through their ownership over the strategy, design, and scaling efforts in the co-creation phase(s).

## CONTEXT

In Indonesia, women perform about 40 percent of farm work; yet, their participation and roles as suppliers, consumers, workers, and active decision makers in farm households go largely unnoticed by the private and public sectors. In PRISMA's intervention areas and sectors, private input and service providers and public services, such as extension, do not often reach or target women. This lack of outreach leaves women with lower access to inputs, services, information, and capacity building (e.g., training) needed to optimize production and financial outcomes. A key reason firms and extension service providers have not targeted women is that they do not know their customer and client base, including the percentage of women, and thus lack the incentive to target women. Compounding this challenge, many input and service providers lack the knowledge and capacity to tailor messaging and delivery to female farmers, resulting in a failure to reach them even when they have an incentive.

## STRATEGY AND LEARNING

PRISMA's objective is to address market system constraints that perpetuate smallholder farmers' poverty and low productivity, thereby improving competitiveness, efficiency, and economic outcomes. It targets the production level and seeks to reach one million smallholder farming households, increasing their net incomes by 30 percent by 2023. PRISMA seeks to improve women's benefit from their interventions by optimizing results in their current roles and expanding their involvement in male-dominated roles, such as purchasing inputs and equipment, and working as input and service agents. PRISMA's interventions and partnerships target inclusive opportunities that significantly contribute to Activity objectives and have a strong business case. Because it strives for sustainable impact at scale,

PRISMA targets partners that work across sectors, and have willingness and incentive to reach isolated communities, from multinationals to domestic firms. It also facilitates links to buyers and among partners at different market system levels, creating networks across the system for coordinated sector development. PRISMA works almost exclusively with private-sector partners and the Government of Indonesia at different levels, including a partnership with the Ministry of Marine Affairs and Fisheries, where the government performs a unique market role to increase national seaweed productivity.

The Activity's approach to gender has evolved over the life of the Activity through progressive steps catalyzed by the adoption of the Australian Department of Foreign Affairs and Trade (DFAT) gender strategy. The approach recognizes women's economic empowerment (WEE) as an integral part of a commercially driven strategy, which is detailed in a gender equality and social inclusion (GESI) strategy. PRISMA frames its approach as fostering WEE as a path to gender equity that covers six dimensions:

1. Economic advancement
2. Access to opportunities
3. Access to assets and services
4. Decision-making power
5. Manageable workload
6. Leadership roles and networking opportunities

Where possible, PRISMA explores opportunities to work with local organizations and programs to address social norms for transformative change. For example, PRISMA promotes female agent models and changing business norms to hire more women workers to reach female farmers. Over the years, PRISMA has increased its rigor in partner selection and expectations, and strengthened its focus on staff accountability and capacity development. It developed this integrated approach using learning from a stocktaking of its WEE work in 2017. In 2019, PRISMA adopted a twin-track approach, whereby the Activity mainstreams women within sectors and looks for opportunities to address gender-specific constraints to encourage women's participation in markets through targeted activities.

## CONDUCTING MARKET RESEARCH AND DEVELOPING EVIDENCE-BASED BUSINESS CASES

PRISMA conducts market research and segmentation to develop a business case for each partner to engage in the intervention and promote women's inclusion. PRISMA's interventions typically focus on addressing production-level constraints through products and services targeted at smallholder farmers. PRISMA works with market actors to improve their ability to understand and address neglected market segments, such as women, people with disabilities, youth, and indigenous people, who represent important consumer segments with distinct preferences, behaviors, and learning strategies. These approaches require conducting research to understand these consumers' differences and preferences with a specific gender lens.

*Good data leads [sic] to good design, which leads to good outcomes. This is why we need to make sure that GESI analysis is integrated into market systems analysis as early as possible. – PRISMA GESI Strategy*

PRISMA follows four primary research steps to ensure that a gender lens is applied during market analysis and sector strategy development to identify whether market segments can contribute to and benefit from market system growth, as illustrated in [Exhibit 21](#).

## Exhibit 21: PRISMA four research steps



SOURCE: PRISMA GESI Strategy. Graphic has been edited from its original version for spelling.

After completing the research stages, PRISMA analyzes the data and works to build a strong business case around identified opportunities. Opportunities vary from sector to sector and are further customized to partners—PRISMA points out that there are no one-size-fits-all GESI strategies, and a business case is generated from opportunities identified through data collection and analysis. Example opportunities that support a business case for inclusion may entail:

- Identification of an important potential customer segment
- Improvements in productivity, product quality or suitability, and/or supply chain reliability
- Opportunities to supply to niche markets that have GESI requirements
- Diversification of distribution channels
- Enhanced reputation or brand recognition

PRISMA understands that it is not enough to simply state and share this information with potential partners, which is why the development of the business case is crucial. PRISMA prepares a business case that includes the gender business opportunity as part of the broader business model and demonstrates the value of collaborating around the opportunity.

### Learning from PRISMA: Engaging Partners to Expand Inclusive Opportunities Across Sectors

PRISMA identified and engaged partner PT RUMA (Ruma Limited), with its flagship service Arisan Mapan, to reach women through its extensive network of female sales agents. Arisan Mapan is a network of rotating savings groups (known in Indonesian culture as *Arisan*) that use savings to buy products and services, most of which are household related. Savings groups are coordinated by “influencers,” or agents, 95 percent of whom are female. Arisan Mapan had not worked in agriculture prior to working with PRISMA, but PRISMA engaged them to add agriculture to their portfolio, knowing that female agents are often better able to reach and influence women than male agents. PRISMA showed the partnership as an opportunity for Arisan Mapan, its agents, and women farmers to increase their incomes. PRISMA conducted market research to short-list potential products for Arisan Mapan to offer and facilitated capacity building for female agents, who did not have agricultural experience, to market the products. Arisan Mapan added 17 agricultural products (e.g., sprayers, planters, water pumps) that agents marketed to savings groups, increasing sales for Arisan Mapan, its agents, and female producers by expanding their ability to buy improved equipment. Arisan Mapan provided women with product flyers. Women shared the flyers with their husbands, balancing knowledge transfer across male and female spouses. PRISMA cites this partnership as one of its most successful engagements, because they engaged an actor to enter the sector to address cross-cutting constraints (inclusion, finance), and fostered scale and internal collaboration by cutting across commodities and services (information and communication technology [ICT], finance).

## INTERVENTION AND PARTNER SELECTION

PRISMA has comprehensive *Partnership Guidelines* staff use to identify potential partners and later engage them. PRISMA's GESI strategy also serves as a guidance tool, specifying when and how to integrate inclusion issues in selection and market analysis. PRISMA's basic criteria for selecting partners are that they must be highly relevant to at least one target sector, and have the ability or willingness to partner using a facilitation approach and integrate inclusion into their work. Partners' interest and capability to reach remote locations, new markets, and hard-to-reach communities are key selection factors.

### Learning from PRISMA: Developing a Business Case for Gender

PRISMA emphasizes that the way the business case is communicated is critical to building successful partnerships to promote inclusive market development. The project has found the following tactics to be the most effective in building and presenting the business case to both private and public partners:

- Involve partners around an evidence-based business case to ensure they see a market-based incentive to engage. Be prepared to make this case from the start and frame the opportunity in terms of improved business performance (e.g., increased customers or sales).
- Conduct sufficient, relevant research to frame the business opportunity in a concrete and realistic way, including sizing up the opportunity quantitatively.
- Do not assume the partner is aware of women's presence or roles in their customer base or supply chain. Be prepared to articulate untapped opportunities and support them with evidence.
- Do not overestimate women's presence in a supply chain or customer base. It is important to present accurate estimates of the potential opportunity to maintain the partner's trust and maximize the potential for sustainability.
- Use "business language" when reaching out to and negotiating with partners. For example, talk about capturing more female customers or improving female farmers' output volumes and quality, not about advancing gender equity, inclusion, and other development terms focusing on social justice issues.
- Try to anticipate the potential partner's arguments and concerns about gender-inclusive practices. Listen carefully and try to understand any expressed arguments and concerns. Respectfully highlight the business case for any arguments where relevant and discuss how you can partner to address concerns (e.g., cost-sharing to offset risk, linking to capacity-building resources, etc.).
- Monitor intervention outcomes and share results with partners so they can see the benefits in concrete, quantitative terms and solidify their belief in the intervention.

## DEVELOPING EFFECTIVE PARTNERSHIPS THAT PROMOTE INCLUSION

In addition to the market studies described above, PRISMA carries out research as part of partner implementation, including further market analysis, gender analysis, and consumer segmentation. PRISMA does not offer direct capacity development to partners; instead, it co-invests in grant-supported capacity building, facilitates networking and resource referrals, and shares knowledge. During the negotiation phase with potential partners, PRISMA staff complete a [will/skill matrix](#), which is a standard tool used as part of the Making Markets Work approach to measure a potential partner's willingness (or perceived incentives) and ability to lead implementation and integrate inclusion. The will/skill matrix is a basic MSD tool where implementers plot willingness on one axis and ability on the other, from low to high. To gauge will and skill related to inclusion, staff ask companies about their internal structure and staff capacity to integrate gender.

PRISMA also states clear expectations of sustainability for partners at the start to take initiative in strategy, design, and scaling, and take ownership of inclusion in the intervention. These expectations are

core to the market systems approach, chiefly the aspects of facilitation and co-creation. Partners invest about 50 percent of the cost of the relevant intervention. PRISMA uses ongoing monitoring, evaluation, and learning (MEL) (referred to as Results Measurement and Learning) and partner engagement to gauge potential sustainability through implementation, and determine whether and how to adapt approaches to improve potential sustainability.

### **Learning from PRISMA: Market Research Supports Partner Corteva to Reach More Female Customers**

PRISMA has been working with Corteva, a high-quality hybrid maize seed producer, to increase the productivity and performance of maize farmers in Madura through the adoption of better farming practices and hybrid seed. PRISMA provided a market analysis to help Corteva reach smallholders. This analysis included identifying the number of potential women customers Corteva was not currently reaching, which demonstrated the business opportunity of integrating inclusion into its marketing and delivery processes. PRISMA shared not only these data with Corteva, but also expertise in smallholder-oriented marketing approaches and information about sociocultural dynamics and constraints that affect women's decision making and production outcomes to help Corteva design targeted messaging and delivery. Corteva subsequently expanded its rural retail network, added mobile retail, hired female sales agents, cultivated women as lead farmers, launched a farm demo plot contest, and initiated women-only training sessions, all of which greatly improved producers' outcomes, while increasing hybrid maize sales and the number of women customers.

## **BUILDING STAFF CAPACITY AND ACCOUNTABILITY**

PRISMA underwent a deliberate process to build staff capacity and accountability within all levels, including management, to buy into the value of collecting and analyzing gender information to improve the quality and results of interventions. This process was initiated by engaging staff in the GESI self-evaluation and all other aspects of data collection, analysis, design, and learning processes.

PRISMA has employed a variety of capacity-development activities, from regular gender and WEE training courses, to team and individual coaching, to knowledge-sharing activities. Staff are provided with a suite of tailored tools, systems, and guidance to help them integrate gender considerations throughout the Activity life cycle. These tools support staff in diagnosing gender constraints and opportunities, developing intervention designs and business cases, and capturing learning. The tools include guidance on gender-sensitive data collection to assess women's roles and decision-making dynamics within households. WEE is also integrated into the Activity's internal processes, including the Intervention Concept Notes, Implementation Plans, Quality Management Tools, Result Chains and Intervention Steering Document, sub-sector reviews, and systemic change analyses to ensure gender considerations at every step of the process and teams' accountability for the overall quality of their portfolio outcomes.

Training has focused on building staff knowledge and ability to speak about inclusion in a language businesses understand, instead of using development terminology—for example, referring to women as potential customers instead of talking about social inclusion (see [Exhibit 22](#) for examples). PRISMA also supports staff in developing relevant expertise to share with partners through implementation, such as identifying relevant and proven tactics to reach and gain women customers.

## Exhibit 22: Examples of business language vs. development terminology

<b>WEE LANGUAGE/INTERVENTIONS</b>	<b>KEY TERMS/LANGUAGE FOR EXTERNAL PARTIES (PRIVATE-SECTOR PARTNERS, INTERMEDIARY SERVICE PROVIDERS, FARMERS)</b>
Male and female farmers	Customer, consumer, or client
Gender-disaggregated data	Market intelligence data for market segmentation, retention program, strategic promotion and training
Focus group discussions	Customer focus group discussion
Gender story	Customer or business partners' testimony and review
Recruiting female field staff or female farmers as trainers-of-trainers or master trainers	Diversifying channels of promotion to various type of customers, defining the right partners of business
Increasing income of male/female farmers	Profitability of customers after using products (or services)
Inclusive access to input service skills, credit market, and other needed supports	Expanding channels for promotion, networks, customer base, early adopter customers, product influencers, or endorsers
Agency: decision making	Identifying customers' decision-making dynamics in buying and using products or services
Manageable workload	Identifying customers' pain points that may influence their decision on buying products or applying knowledge
Leadership	Identifying potential customers who have influencing roles, skills, and position in the community or villages

SOURCE: PRISMA

## WHAT ARE THE CHARACTERISTICS OF AN IMPACTFUL PARTNERSHIP? HOW ARE THESE PARTNERSHIPS EVALUATED?

PRISMA uses ongoing MEL and partner engagement to evaluate impact and sustainability, focusing on business outcomes and disaggregating by sex to evaluate inclusion outcomes. PRISMA's MEL system has scale, sustainability, resilience, and inclusiveness indicators to measure near-term outcomes and likely long-term impacts. PRISMA primarily measures progress and results of mainstreaming inclusion into the Activity lifecycle. Both PRISMA and partners engage in partner-level data collection, with partners' systems varying according to their capacity. Where needed, PRISMA engages businesses to improve their gender data collection and analysis as appropriate, such as capturing sex for customers and farmers in training/information sessions.

At the most basic level, impactful partnerships result in a demonstrated increase in inclusion and sales for males and females across firms, entrepreneurs, and producers. Going a step further, such partnerships scale up, with actors applying inclusion approaches outside of the intervention area (population, geography) or business unit (e.g., scaled across parent company). PRISMA's MEL and partner interviews indicate these outcomes are realized for both Corteva and Arisan Mapan; further, there is incentive and ability to sustain and scale. Corteva has been able to convert more than 30,000 smallholder farmers to hybrid maize, over half of whom are women, in part due to using women sales agents and women-only training groups. Arisan Mapan has seen increased both sales and satisfaction among its agents, and production and sales by women farmers as a result of improved access and affordability of advanced production equipment. This learning demonstrates that businesses can influence overall organizational strategies for more inclusive business practices with a tested business case.

More broadly, impactful partnerships can lead other actors to copy and scale those models given appropriate capacity to do so. However, this requires implementers and partners to disseminate their approaches and benefits to inspire others. PRISMA sees other companies adopting its intervention models introduced earlier in the program and more partners are willing to invest in inclusive practices. To share inclusive best practices among businesses, PRISMA has recently conducted and plans to share a study on female agents to capture their experiences and factors that contribute to (or limit) women's participation as effective agents in agriculture.

## CONCLUSIONS

Overall, PRISMA's experience shows that the market-based business case, business language, and staff accountability and capacity are critical for successfully integrating inclusion in market systems partnerships. The business case serves as both an entry and exit strategy, because it ensures the partner is committed to investing in and owning the intervention after the Activity ends. When staff have the responsibility and capacity to design and "sell" inclusive interventions, the Activity develops effective, sustainable partnerships that equitably benefit women and men.

There are a few context-specific issues other implementers should consider when applying these lessons learned:

- The degree to which social norms constrain outcomes for women and businesses differs by context and must be understood. PRISMA indicated that this issue may warrant more focus in the future, and partners such as Corteva echoed its importance. Where social norms constrain outcomes for women and partners, actors need to understand the issues and ways to address them. For example, extension and input agents ought to know how to engage males on equitable decision making where women are responsible for production, but have little decision-making power in purchasing, and to make sure women are invited to training sessions because they are key contributors to the production processes (invites are often directed to male heads of households). Arisan Mapan, Corteva, and PRISMA also noted the need to build women's confidence, which may be reduced due to social norms.
- To foster sustainability and scale-up of inclusion, market systems must include actors who can help firms realize market-based incentives for inclusion and build their inclusion capacity. Across contexts, market systems may have few or no actors filling these functions. Business development services are positioned to do so, but must have an inclusion-aware mindset, frameworks to assess the market potential for inclusion, and knowledge and skills to train businesses. Some government ministries and trade associations can also serve these functions.
- As MSD is inherently dynamic and occurs in complex, changing contexts, it is critical for implementers to monitor ongoing results. Monitoring is essential to confirm the business case holds true, determine how well expected results are realized, gauge potential sustainability, and adapt strategies and tactics to optimize results and sustainability.

*The views, findings, interpretations, and conclusions expressed in this publication are not the views of the Government of Australia and the Government of Indonesia.*

## CONTACT

For more information on PRISMA's approach on GESI, contact Maryam Piracha – Portfolio Adviser Agriculture, Gender Equality and Social Inclusion at [info@aip-prisma.or.id](mailto:info@aip-prisma.or.id) [Maryam.Piracha@aip-prisma.or.id](mailto:Maryam.Piracha@aip-prisma.or.id)