



CRAFT

CLIMATE RESILIENT
AGRIBUSINESS FOR TOMORROW



Integrating Gender Equality, Youth Empowerment, and Social Inclusion in Climate-Smart Agriculture



About the GESI Report

This executive summary provides an overview of the assessment of Gender Equality and Social Inclusion (GESI) interventions under the Climate Resilient Agribusiness for Tomorrow (CRAFT) project, implemented in Kenya, Uganda, and Tanzania. Commissioned by SNV Netherlands Development Organisation, this evaluation assesses the effectiveness, both intended and unintended, of GESI-oriented interventions focusing on improving participation, leadership, voice, service access, inter-household power relations, and economic resilience among women, youth, female-headed households, and youth-headed households.

This evaluation draws on a mixed-methods design combining quantitative surveys, qualitative focus group discussions (FGDs), key informant interviews (KIIs), and institutional assessments conducted across Kenya, Uganda, and Tanzania.

The quantitative survey covered 1,893 households from 13 purposively selected business cases, ensuring diversity in geography, value chains, gender leadership, and baseline participation. Respondents were categorized into five groups: senior men, senior women in male-headed households, senior women in female-headed households, young men, and young women, allowing comparative analysis. The Project-level Women's Empowerment in Agriculture Index (Pro-WEAI) framework guided measurement of empowerment across ten indicators and three agency domains.

The qualitative component comprised 79 FGDs with participants stratified by gender, age, and household type, including persons with disabilities. These discussions provided insights on empowerment dynamics, adoption and impact of CSA technologies, and perceptions of change.

Institutional assessments included surveys and interviews with managers and CEOs of cooperatives and SMEs representing key CRAFT-supported value chains, focusing on their internal GESI policies, structures, and practices. Analytical frameworks applied included Pro-WEAI for empowerment analysis, a GESI institutionalization framework for organizational assessments, and a value chain participation lens to examine women and youth inclusion. Quantitative data were analysed using descriptive statistics and significance tests (t-tests, chi-squared), while qualitative data underwent thematic analysis. Findings were triangulated and validated through stakeholder consultations to ensure contextual relevance and robustness.



About SNV and CRAFT

SNV is a global development partner, deeply rooted in the countries where we operate. We are driven by a vision of a better world: A world where across every society all people live with dignity and have equitable opportunities to thrive sustainably. To make this vision a reality, we need transformations in vital agri-food, energy, and water systems. SNV contributes by strengthening capacities and catalyzing partnerships in these sectors. We help strengthen institutions and effective governance, reduce gender inequalities and barriers to social inclusion, and enable adaptation and mitigation to the climate and biodiversity crises.

The Climate Resilient Agribusiness for Tomorrow (CRAFT) project in East Africa, (Kenya, Uganda and Tanzania), implemented from 2018 to 2025, sought to strengthen the resilience and competitiveness of smallholder farmers and agribusinesses in the face of climate change by promoting market-led, climate-smart agriculture (CSA) solutions

Link to the synthesis and detailed report: <https://www.crafteastafrica.org/resources/publications/articles>

Introduction

This publication summarizes the findings, lessons learnt, and recommendations emanating from a qualitative assessment of gender and youth inclusion in climate-smart agriculture (CSA) adoption across CRAFT-supported communities in Kenya, Tanzania, and Uganda. Focus group discussions and adoption data revealed significant gender and age-related differences in CSA uptake, shaped by household structure, access to resources, and decision-making power. While senior men generally adopted land-intensive practices more than women, senior women in female-headed households showed high adoption of soil-health and labour-based practices, reflecting their autonomy despite labour and capital constraints. Among youth, adoption rates were broadly similar, though young women in Uganda remained the most constrained.

CSA interventions moderately shifted roles, with greater involvement of women and youth in technical and entrepreneurial tasks, but persistent inequities in labour burden, land access, and financial inclusion limited impact. Training and dissemination efforts often excluded female-headed households and youth due to scheduling and structural gaps. CSA technologies were culturally acceptable but not universally accessible, with affordability and physical suitability remaining challenges for women, youth, elderly, and persons with disabilities. Recommendations include expanding gender-responsive mechanization, inclusive financial models, tailored training, and community labour-sharing arrangements. Overall, while CSA interventions improved productivity and diversified income opportunities, structural barriers and entrenched norms continue to limit equitable participation, underscoring the need for inclusive design and sustained engagement in future programming.



Inclusive participation in climate-smart agriculture: a value chain perspective from CRAFT business cases

The evaluation reviewed gender and youth participation across various business cases within the Climate Resilient Agribusiness for Tomorrow (CRAFT) project in Kenya, Uganda, and Tanzania. There is significant influence of leadership demographics, service delivery models, and financing structures on the inclusion of women and youth in climate-smart agriculture (CSA) services. Embedded service delivery models offered more predictable access but did not always ensure equitable participation, while structured financing models, especially those leveraging village savings and loan associations (VSLAs), facilitated greater inclusivity compared to informal methods.

Despite positive examples like Byeffe, SEBEI SACCO, and Kaplomboi Ruto Cooperative, women and youth remain underrepresented as service providers and entrepreneurs, largely due to structural barriers including limited land ownership and resource control. Future programming should emphasize transforming women and youth from passive beneficiaries to active value chain actors through inclusive financing, bundled CSA service delivery, and integrated gender equality and social inclusion (GESI) strategies.



Key Findings

- **Access to Services:** Women and youth accessed embedded services (e.g., extension, aggregation) more consistently than brokered or signposted services, which often required upfront costs or external facilitation. Women-led BCs (e.g., Byeffe, Starlight) had notably higher female participation.
- **Financing Models Matter:** Structured, gender-responsive models—such as SEBEI SACCO’s peer guarantee system tied to VSLAs—enabled broader financial access for women, compared to informal or household-dependent systems like that of Starlight.
- **Underrepresentation in Service Delivery Roles:** Women and youth remain underrepresented as Trainers-of-Trainers and seed multipliers. Exceptions like Byeffe and Kaplomboi Ruto Cooperative illustrate that gender-focused leadership and favorable value chain contexts can support inclusion.
- **Structural Barriers Persist:** Services tied to land ownership (e.g., soil testing) and upfront payments remain largely inaccessible to women and youth, especially in male-led SMEs with rigid delivery structures.

Implications

Leadership demographics, financing design, and service delivery modes strongly influence participation. However, inclusion is not automatic; deliberate design and outreach are required. Future programming must move beyond beneficiary-focused inclusion to enabling women and youth as service providers and business owners. This includes bundling CSA services at accessible hubs, embedding GESI principles in early design, and strengthening public-private coordination for inclusive investment.

Conclusions

CRAFT’s interventions have expanded access to CSA services among women and youth but with uneven depth. While embedded and subsidized models have shown promise, greater efforts are needed to foster entrepreneurial participation and service ownership. Scaling inclusive delivery models, like those used by SEBEI SACCO and Byeffe, and addressing systemic barriers such as land access will be critical to building equitable and climate-resilient agri-food systems.

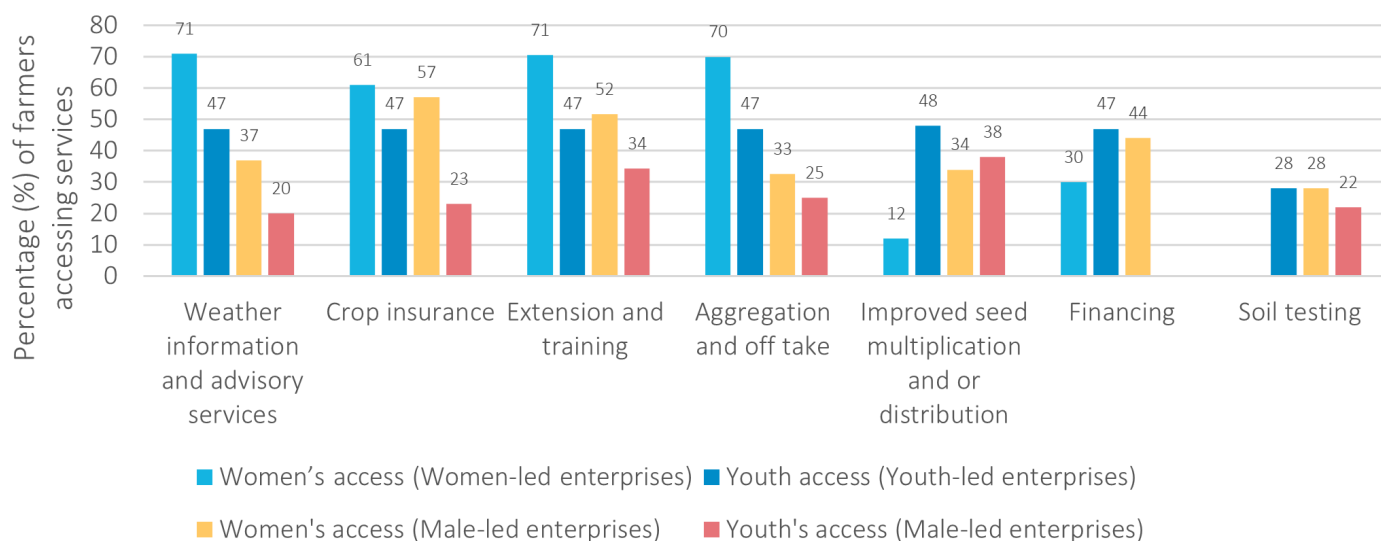
Table 1: BC services by type of service delivery model

Service Type	Starlight (Kenya)	Kaplomboi (Kenya)	SEBEI SACCO (Uganda)	KDPGCUL (Uganda)	Byeffe (Uganda)	Kibaigwa (Tanzania)	EAF (Tanzania)	JACKMA (Tanzania)
Weather info	Embedded		Brokered		Brokered	Brokered		
Extension	Embedded	Embedded	Embedded	Embedded	Embedded			
Aggregation	Embedded	Embedded	Embedded	Embedded	Embedded			Signposted
Improved seed	Embedded	Embedded	Embedded	Embedded	Embedded	Brokered	Brokered	Brokered
Financing	Embedded		Embedded			Brokered	Brokered	Signposted
Soil testing	Brokered		Brokered	Signposted	Brokered	Brokered	Brokered	Brokered
Spray hire	ToT-led	ToT-led				Embedded		
Mechanization	Embedded	Embedded	Signposted			Embedded		
Crop insurance			Brokered	Brokered	Brokered	Brokered		
Fertilizer		Embedded				Brokered		
Storage		Embedded	Embedded					

Legend:

- **Embedded:** Services integrated in contracts
- **Brokered:** Independently provided, BC-negotiated
- **Signposted:** Independently accessed, BC-promoted
- **ToT-led:** Delivered by trained community members (ToTs)

Table 2: Gender and youth participation in CSA services by type of business leadership





Gerald Kuira – PWD Farmer in Mukothima, Tharaka Nithi County, Kenya

Shifting Roles, Shared Gains: Gender and Youth Perspectives on Climate-Smart Agriculture

Adoption Patterns by Gender and Age

Statistical analysis reveals significant gender and youth gaps in the adoption of climate-smart agriculture (CSA) technologies across different demographic groups. Among senior men and senior women in male-headed households (MHHs), there were no significant differences in the adoption of input-intensive CSA technologies, such as improved seed, inorganic fertilizer, and herbicides. This suggests that CRAFT interventions may have helped reduce capital constraints for women in accessing these technologies. However, senior men consistently adopted more land-intensive practices than women, including agroforestry in Uganda, irrigation in Kenya, and soil testing overall. This disparity likely reflects men’s greater control over land and household decision-making, which facilitates independent adoption. In Tanzania, senior women in MHHs outperformed men in the adoption of knowledge-intensive practices, such as timely planting based on weather advisories and good agronomic practices. This may reflect women’s higher participation in CSA extension and training programs. In contrast, in Uganda, men adopted timely planting practices more frequently than women, possibly due to differences in women’s access to timely and usable weather information. Men also adopted post-harvest handling practices more than women at the aggregate level, highlighting the persistence of gender norms around market engagement and control over benefits.

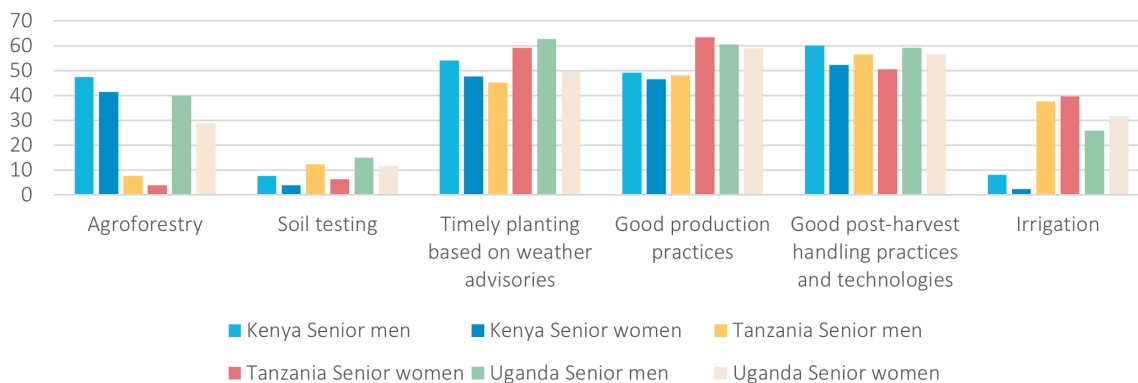


Table 3: Adoption levels where senior men’s adoption rates differed significantly from senior married women’s (%).

In female-headed households (FHHs), senior women demonstrated notably high adoption rates, particularly in Uganda. Practices such as crop rotation (82.8%), organic manure application (78.6%), and timely harvesting (78.3%) were widely adopted, suggesting that greater control over land and decision-making enhanced their uptake of CSA practices despite systemic constraints like limited labor and capital. Senior women in FHHs also recorded strong adoption of mulching (64.4%), recommended line spacing (94.8%), and good agronomic practices (50%), reflecting a motivation to improve productivity and adapt to climate variability.

Nevertheless, senior men in FHHs adopted more resource-intensive technologies than women, including inorganic fertilizers, herbicides, and improved seed (particularly in Kenya, Tanzania, and overall). Men in Kenya also adopted agroforestry practices more frequently, despite the assumption that widowed women in FHHs have greater land control. Similarly, post-harvest handling was more commonly adopted by men in Kenya and overall, while in Tanzania, men adopted integrated pest management practices more than women in FHHs. Senior women’s adoption of soil testing and crop insurance was higher than men’s in Uganda and overall, driven primarily by targeted interventions and subsidies favoring women.

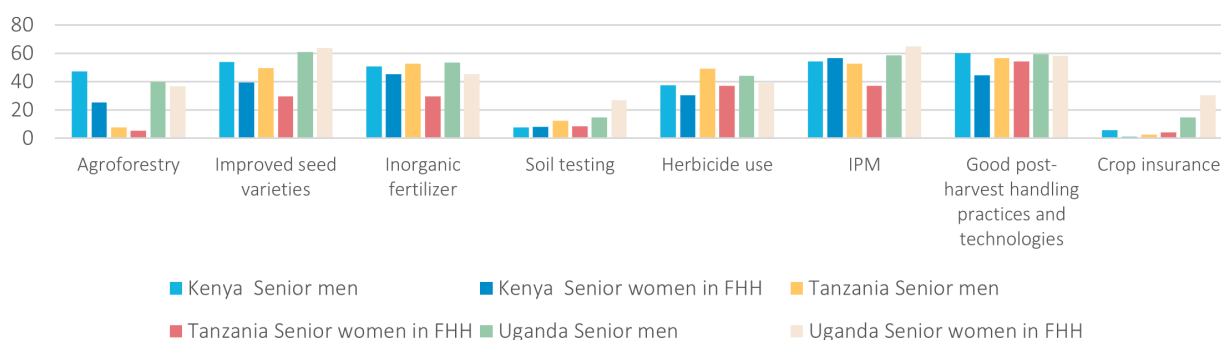


Table 4: Adoption levels where senior men’s adoption rates differed significantly from senior women in FHHs (%).

Among youth, adoption rates for CSA practices were generally comparable between young men and women at the aggregate level, except for improved seed, where young men’s adoption rates were significantly higher, particularly in Uganda. Country-level differences were notable. In Uganda, young men adopted inorganic fertilizer, timely planting based on weather advisories, good agronomic practices, and post-harvest handling more frequently than young women.

In Kenya, young men adopted crop insurance and irrigation at significantly higher rates. Conversely, in Kenya, young women’s adoption of good agronomic practices exceeded that of young men, and in Tanzania, more young women adopted timely planting practices. These findings align with young women’s greater participation in extension and training programs. Overall, Ugandan young women appeared the most constrained, reflecting combined challenges in accessing both capital-intensive and knowledge-intensive CSA technologies.

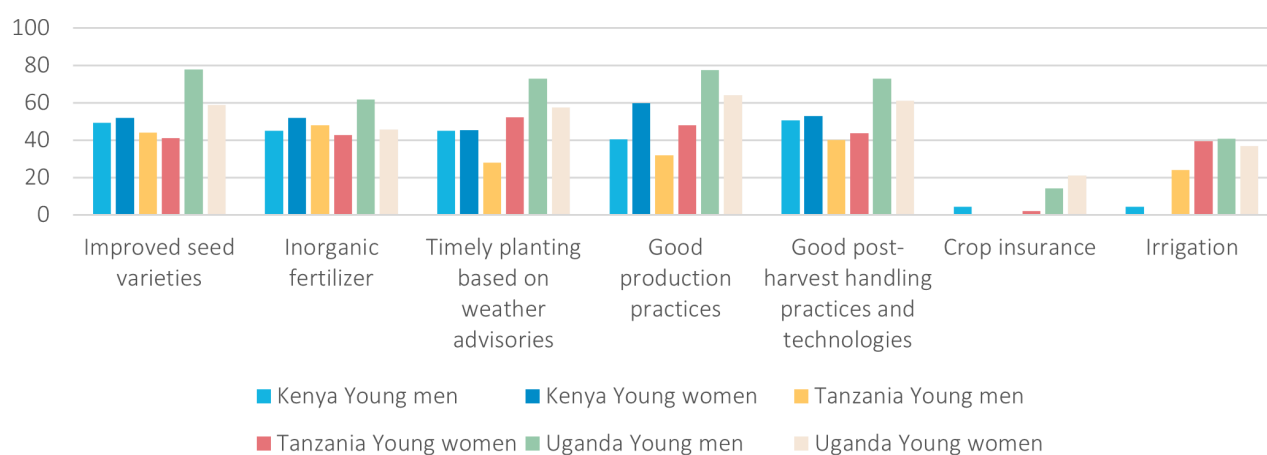


Table 5: Adoption levels for CSA technologies where young men’s adoption rates differed significantly from young women (%).



Conclusions

The evaluation underscores significant gains in gender and youth participation through CSA interventions, with notable progress in productivity, income diversification, and empowerment opportunities. However, persistent structural barriers and socio-cultural constraints continue to limit equitable participation. Future programming must address these systemic issues through intentional design, inclusive finance, tailored training, and continuous community engagement to ensure sustainable and equitable adoption of CSA technologies.

Implications

- CSA practices have positively influenced productivity and resilience but often intensified workloads for women and youth, particularly those with limited autonomy.
- Structural barriers related to land access, financial inclusion, and traditional gender roles remain significant obstacles.
- Inclusion gaps in training and dissemination constrain full realization of CSA benefits for marginalized groups.

Recommendations

1. Gender-responsive mechanization: Expand affordable, shared access to labor-saving technologies, specifically designed for women and youth.
2. Inclusive financial models: Develop targeted financing mechanisms, including micro-credit, group-based land leasing, and cooperative-supported input financing.
3. Strengthen community labor models: Promote communal labor-sharing practices to alleviate workload burdens on women and youth.
4. Tailored training and outreach: Utilize female trainers, flexible scheduling, child-support provisions, and youth-specific training approaches to enhance participation and inclusivity.
5. Inclusive CSA design: Adapt CSA technologies to accommodate diverse physical abilities, ensuring universal accessibility.
6. Cultural sensitization and myth-busting: Conduct targeted community sensitization to address indirect cultural barriers and misconceptions.

Understanding Men and Women's (Dis)Empowerment: Insights from CRAFT's Pro-WEAI Analysis

Gender gaps in agency by country, household type and age group

The gender gap narrowed or closed for several agency indicators, with women reporting better outcomes than men across age cohorts in areas such as work balance, group membership, and membership in influential groups. However, persistent gaps remain in other domains, reflecting the complexity of agency dynamics and the influence of household structure, age, and country context

Intrinsic agency

Senior men and women generally exhibited parity in autonomy over income, except in Uganda, where a significant gap persisted against senior women (-21.07%, $p=0.0001$). Self-efficacy was mostly equal but was significantly lower for Kenyan senior women in female-headed households (FHHs). Attitudes toward intimate partner violence (IPV) reflected troubling gender gaps: senior women in male-headed households (MHHs) in Tanzania and young women in Uganda were more accepting of IPV compared to men. Respect among household members was a pervasive area of inadequacy, with significant gaps disadvantaging senior women in Kenya, young women in Kenya and Uganda, and women in FHHs in Tanzania and Uganda.

Instrumental agency

Across all countries, senior women consistently demonstrated significantly lower input in productive decisions than senior men. This pattern also applied to young women in Kenya and Tanzania. Ownership of land and other assets was inadequate among women in FHHs across all countries, suggesting that collective agency (e.g., group membership) did not automatically translate into individual asset ownership or control. Access to and decision-making over financial services was significantly constrained for women in FHHs in Tanzania and for young women in Uganda.

Control over income use was significantly limited for women in FHHs across all three countries and for young women in Uganda. Mobility restrictions were notable among senior women in Kenya and Tanzania and among young women in Kenya.

Collective agency

In contrast, collective agency indicators showed some positive trends for women. Gender gaps in group membership and membership in influential groups were either closed or favoured women in several contexts. For example, senior women reported significantly higher group participation rates, suggesting areas where women have achieved relative parity or advantage.

Country and demographic differences

Senior women in MHHs were particularly disadvantaged in decision-making across all countries, mobility in Kenya and Tanzania, respect among household members in Kenya, tolerance of IPV in Tanzania, and autonomy over income in Uganda. For senior women in FHHs, inadequacies were concentrated in ownership and control of assets and income across all countries, self-efficacy in Kenya, credit access in Tanzania, and respect in Tanzania and Uganda. Among young women, the most pronounced gaps included respect and trust in household relationships (Kenya and Uganda), tolerance of IPV (Uganda), credit access and income control (Uganda), decision-making input (Kenya and Uganda), and mobility (Kenya).



Table 6: Gender gap in agency by country and group

	Senior men vs. senior women			Senior men vs. senior women in FHHs			Young men vs. young women		
	Ke	Tz	Ug	Ke	Tz	Ug	Ke	Tz	Ug
Autonomy in income	0	0	↓	0	0	0	0	0	0
Self-efficacy	0	0	0	↓	0	↑	0	0	0
Attitudes about intimate partner violence against women	0	↓	0	0	0	↑	0	0	↓
Respect among household members	↓	0	0	0	↓	↓	↓	0	↓
Input in productive decisions	↓	↓	↓	↑	0	0	↓	0	↓
Ownership of land and other assets	0	0	0	↓	↓	↓	0	0	0
Access to and decisions on financial services	0	0	0	0	↓	0	0	0	↓
Control over use of income	0	0	↑	↓	↓	↓	↑	0	↓
Work balance	↑	↑	↑	↑	↑	0	↑	0	0
Mobility/visiting important locations	↓	↓	0	0	0	0	↓	0	0
Group membership	↑	0	0	0	↑	0	↑	↑	0
Membership in influential groups	0	0	0	0	↑	0	0	↑	0

Legend:

0	No significant gender gap between groups
↑	Gender gap in favour of women (women have more agency in this area than men)
↓	Gender gap against women (men have more agency in this area than women)

4.1.5 Overall empowerment levels

Overall empowerment levels were relatively high across the three countries (Pro-WEAI = 0.89), with men slightly more empowered (3DE score = 0.90; 74% empowerment) than women (3DE score = 0.88; 71% empowerment). The Gender Parity Index (GPI) was high (0.97), indicating generally small intra-household gender disparities. However, substantial gaps were evident when examining specific business cases, demographic groups and country contexts (see Table 6, 7 and 8).

Table 7: Pro-WEAI results for all respondents and by country

Indicator	Entire dataset		Kenya		Tanzania		Uganda	
	Women	Men	Women	Men	Women	Men	Women	Men
Number of observations	531	487	207	212	84	80	239	195
3DE score	0.88	0.9	0.88	0.91	0.86	0.83	0.89	0.91
Empowerment score	0.77	0.79	0.77	0.79	0.77	0.74	0.78	0.79
% achieving empowerment	0.71	0.74	0.69	0.78	0.69	0.57	0.73	0.76
Mean 3DE score for not yet empowered	0.6	0.6	0.62	0.59	0.56	0.59	0.61	0.61
Gender Parity Index (GPI)	0.97		0.96		0.97		0.97	
Number of dual-adult households	399		176		59		164	
% achieving gender parity	0.81		0.77		0.85		0.85	
Average intra-household inequality score	0.02		0.03		-0.01		0.02	
Empowerment gap	0.18		0.17		0.23		0.18	
Pro-WEAI	0.89		0.89		0.87		0.9	

Starlight cooperative, Kenya in the potato value chain had the highest pro-WEAI score while the least score was from JAKMA, Tanzania in the sunflower value chain (Figure 10). The discernible trend is that the cooperative structure appears to provide a more empowering environment for men and women than the agribusiness SME model.

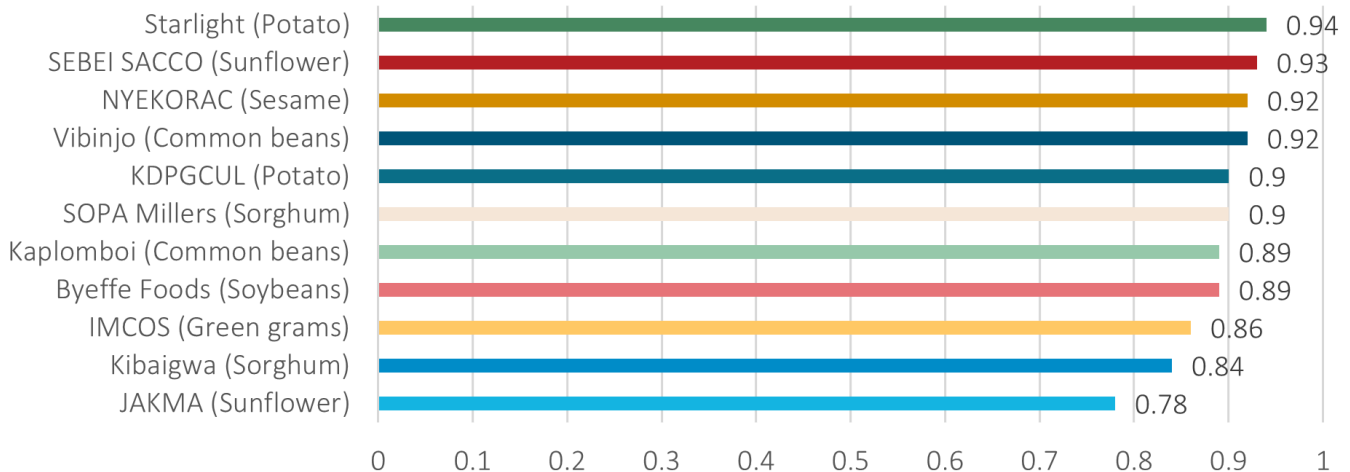


Table 8: pro-WEAI scores by business case/value chain

Overall, business cases in Kenya had the highest percentages achieving empowerment including Starlight, SOPA Millers and Kaplomboi, with a good balance across men and women (Figures 11 and 12). In Tanzania, while the bean business case (Vibinjo) showed success (Pro-WEAI 0.92, with 78% of women empowered), sunflower and sorghum value chains in Tanzania may require targeted interventions due to lower inclusion and structural barriers. JAKMA (sunflower) has the lowest female empowerment at 53%, and the largest empowerment gap (0.3). In Uganda, SEBEI SACCO (sunflower) shows the highest Pro-WEAI score (0.93), with 82% of women empowered. KDPGCUL (potato) also performs well, especially among male youth (92% empowerment), while BYEFFE (soybeans) shows slightly below average female empowerment (72%) but performs well on youth.

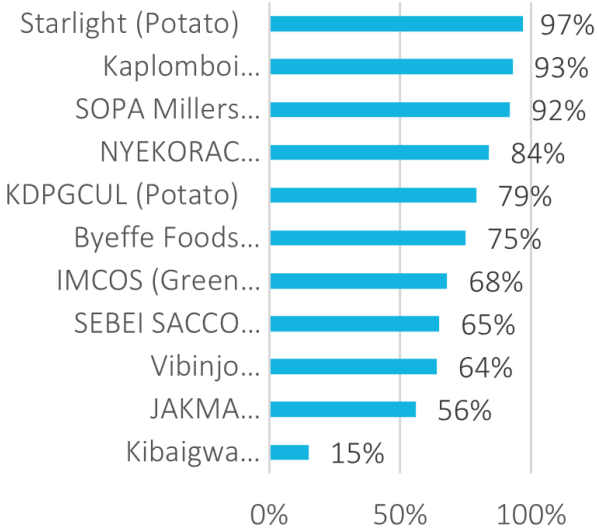


Table 9: Percentage of men achieving empowerment by business case/value chain.

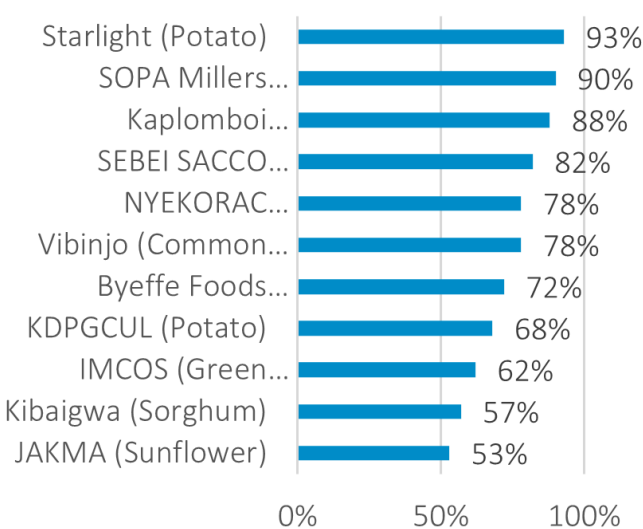


Table 10: Percentage of women achieving empowerment by business case/value chain.



Conclusions

The Pro-WEAI analysis provides crucial insights into the multidimensional nature of empowerment among men, women, and youth within the CRAFT project. Despite relatively high overall empowerment scores, significant gender and demographic disparities remain, emphasizing the necessity of targeted and context-specific interventions. Effective future programming requires a shift from generalist strategies towards nuanced approaches, addressing unique disempowerment drivers within each context and demographic group. Strengthening collective institutions, promoting household equity, facilitating financial inclusion, and empowering youth will be fundamental to achieving sustainable and equitable empowerment outcomes in agricultural value chains.

Implications

- *Business case matters: Empowerment levels vary significantly across value chains, even within the same country. More commercialized or organized chains (like potato and sunflower in Uganda and potato in Kenya) correlate with higher empowerment.*
- *Youth perform well: Youth, especially in Uganda and Kenya, often report higher 3DE and Pro-WEAI scores than senior groups, indicating that younger cohorts may be benefiting more from interventions or are more open to change.*
- *Gender disparities persist: Despite overall progress, gaps in empowerment achievement and intra-household equality remain, particularly in Tanzania's sorghum and sunflower value chains and Kenya's green gram value chain.*
- *Targeted support needed:*
 - o *Underperforming chains (e.g., IMCOS, JAKMA, KIBAIGWA) may need customized support, such as women-focused training, market access, or governance reforms.*
 - o *High-performing cases (e.g., Starlight, SEBEI, VIBINJO) can be used as learning models.*
- *Importance of context: national averages mask important subnational differences; highlighting the need for tailored interventions by business model, region, and demographic group.*
- *Social and institutional disempowerment matters: Membership in groups and social respect are non-material but deeply impactful barriers, especially for women and youth. Interventions must go beyond assets and consider social capital and influence.*
- *Respect and household dynamics: Respect among household members emerges as a top issue, Gender-transformative programming that challenges norms and promotes shared decision-making and benefit sharing is critical.*

Recommendations

- 1. Prioritize tailored, context-specific strategies** that address the unique empowerment challenges faced by women and youth within individual value chains and business cases.
- 2. Systematically address underlying** household dynamics, social norms, and respect within families, in addition to enhancing autonomy, self-efficacy, and financial inclusion.
- 3. Pay attention to the intersection** of gender and age, recognizing that young women face distinct and compounded barriers.
- 4. Leverage successful models such as high-performing cooperatives** for peer learning and embed gender-transformative approaches that challenge inequitable norms while strengthening inclusive governance and institutional structures.
- 5. Investing in social capital**—through strengthened group membership, leadership opportunities, and influence in community structures—will be essential for sustaining equitable empowerment outcomes.

Lessons Learnt and Recommendations

Lessons learnt

The CRAFT program has demonstrated that integrating gender equality and social inclusion (GESI) into climate-smart agriculture (CSA) interventions enhances adoption, productivity, and resilience among marginalized groups. Several key lessons emerge:

- **Deliberate design matters:** Women- and youth-led enterprises and cooperatives performed better in fostering inclusive participation, illustrating that leadership demographics influence equity outcomes.
- **Access alone is insufficient:** Structural barriers such as land ownership, financing constraints, and intra-household decision-making dynamics continue to limit equitable empowerment despite improved service delivery.
- **Social norms remain a binding constraint:** Respect within households and attitudes towards gender-based violence persist as major drivers of disempowerment, underscoring the need for gender-transformative approaches.
- **Tailored service delivery models work:** Embedded and bundled services, community labor-sharing arrangements, and gender-responsive financial models (e.g., VSLA-linked credit) proved effective in expanding inclusion.
- **Inclusivity must extend beyond farmers:** Women, youth, and persons with disabilities (PWDs) remain underrepresented as service providers and entrepreneurs in CSA value chains, highlighting a persistent gap.
- **Design and accessibility gaps persist for PWDs:** Many CSA technologies and practices are not adequately tailored for the physical needs and participation of PWDs, limiting their full inclusion.

Recommendations

For Policy Makers:

Policy frameworks must explicitly mandate gender, youth, and disability inclusion as cross-cutting priorities in agricultural policy and climate adaptation strategies.

This includes:

- **Strengthening land tenure reforms** to enhance secure access to productive resources for women, youth, and PWDs.
- **Institutionalizing gender-** and disability-responsive budgeting in agricultural development plans.
- **Promoting gender-** and disability-transformative behavior change communication at community and institutional levels.

For Extension Departments:

- Redesign extension services to ensure inclusivity, including flexible training schedules, recruitment of female and disabled extension agents, and use of peer trainers from underrepresented groups.
- Embed CSA training curricula with gender-, youth-, and disability-specific modules to build knowledge and reduce entry barriers.
- Facilitate decentralized service hubs that integrate inputs, finance, technical assistance, and accessibility considerations for women, youth, and PWDs.

For Donors:

- Prioritize funding models that embed GESI objectives, including disability inclusion, into all stages of program design, implementation, and monitoring.
- Support scaling of successful inclusive CSA innovations, ensuring that interventions address the needs of women, youth, and PWDs.
- Require collection and reporting of sex-, age-, and disability-disaggregated data as a condition for funding to ensure accountability and measure impact.

For Agribusinesses:

- Institutionalize internal GESI policies that explicitly recognize PWDs, ensuring inclusive governance structures, anti-harassment measures, workplace accessibility, and equal opportunity employment practices.
- Develop structured leadership pipelines for women, youth, and PWDs within cooperatives and SMEs.
- Design financial products tailored to women, youth, and PWDs, including reduced collateral requirements, peer guarantee systems, and embedded finance in value chains.







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