

## CASE STUDY:

Using QuIP to assess the impact of savings & loan groups for smallholder farmers, and the impact of employment on women's empowerment and financial resilience

- **COMMISSIONER:** AgDevCo
- **COUNTRY OF STUDY:** Uganda
- **INVESTMENT/PROJECT:** Gulu Agricultural Development Company (GADC)
- **SAMPLE SIZE:** 48 II + 8 FGD (2019) / 36 II + 4 FGD (2020)
- **YEAR OF STUDY:** 2019-2020

## ABOUT THE PROJECT

AgDevCo is an impact investor with the mission of supporting the growth of sustainable and impactful agribusinesses in sub-Saharan Africa. The company provides more than just capital; they are long-term partners with a focus on capacity building and technical support. AgDevCo's primary aim is building successful African agribusinesses that support climate resilience and deliver impact at scale.

These two QuIP studies focused on one company within AgDevCo's investment portfolio, GADC. The Gulu Agricultural Development Company started in 2009 with a single cotton ginnery and has since expanded to renovating and restoring 3 ginneries, across 14 districts. The company buys produce directly from smallholder farmers and processes the crops to sell them on to national and international markets. GADC has a network of field staff who provide training and extension services to the smallholder farmers selling their produce to the company.

## WHY USE QuIP?

AgDevCo were interested in QuIP's unprompted approach to capture perceptions of change whilst mitigating confirmation bias. The smallholder farmers who supply cotton to GADC were the subject of the first QuIP study in 2019; an exploratory approach was used to understand what impact the supported village, savings, and loans associations (VSLAs) had on farmers' lives and farming practices, capturing the interrelated causal pathways without focusing exclusively on the VSLAs. The second study looked at the gender-related impacts of employing women in the roles of buying agents and field staff. The open-ended interviews allowed women to tell their own stories about changes, and perceived reasons for any changes - focusing on particularly on power and agency.

"We found that the QuIP was able to provide us with really interesting and useful insights that we have struggled to get using other research methods."

Mollie Liesner, Senior Impact Manager

AgDevCo's investment in GADC was part of DFID's Northern Uganda Transforming the Economy through Climate-Smart Agribusiness programme.

## APPROACH

In both studies, the interviews were collected by a team of local researchers who spoke the local language. The researchers worked completely independently of the commissioning project team and were not informed that the intervention was sponsored by AgDevCo, nor that it was implemented by GADC.

In the second study it was harder to maintain this blinding since the employees all mentioned their work with GADC, but the open-ended framing of the questionnaire ensured that women still shared a broad range of drivers of change.

In the study with farmers, the sample was split between region and sex to capture any differences across these groups. The 2020 study was again split by region, but only women were interviewed individually. Two focus groups were conducted with men to understand any differences in their experiences of how formal employment affected their lives and livelihoods.

The domains used in each study were different, reflecting the different intended outcomes of each intervention. The overarching themes for the questions in each of these sections is below, split between the two projects:

### Domains for smallholder supplier interviews

- Farming practices (crops grown for household use and sale, farming inputs, farming methods)
- Finances (income, spending on farming and household, savings, borrowing)
- Relationships within the home and community
- Wellbeing

### Domains for GADC employee interviews

- Human capital (professional development, knowledge, skills, confidence in the workplace)
- Social capital (relationships with managers & co-workers)
- Financial capital (income, saving, resilience)
- Wellbeing

## FINDINGS

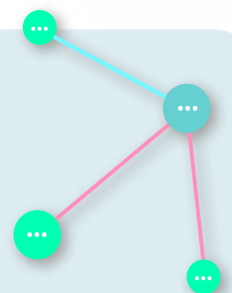
Almost all the smallholder farmers stated that they felt more positive about borrowing compared to 3 years ago (before the intervention). In the interviews they explained that accessing VSLA financial services (including saving, borrowing, and financial literacy training) led to an increased ability to cover household or emergency needs, increased investment in business/farming, increased financial planning and management, and improved community relationships. The farming domain presented a more mixed picture of change. Some respondents cited market demand, access to inputs, and agricultural training as factors positively influencing productivity, yield, and sales. However, there were also negative stories of change, such as flooding resulting in reduced harvests (which affected one district more than the other) and fluctuating prices decreasing income and savings. You can read more about this study in the AgDevCo report [here](#).

### MAP FROM OTHER STUDY PLEASE



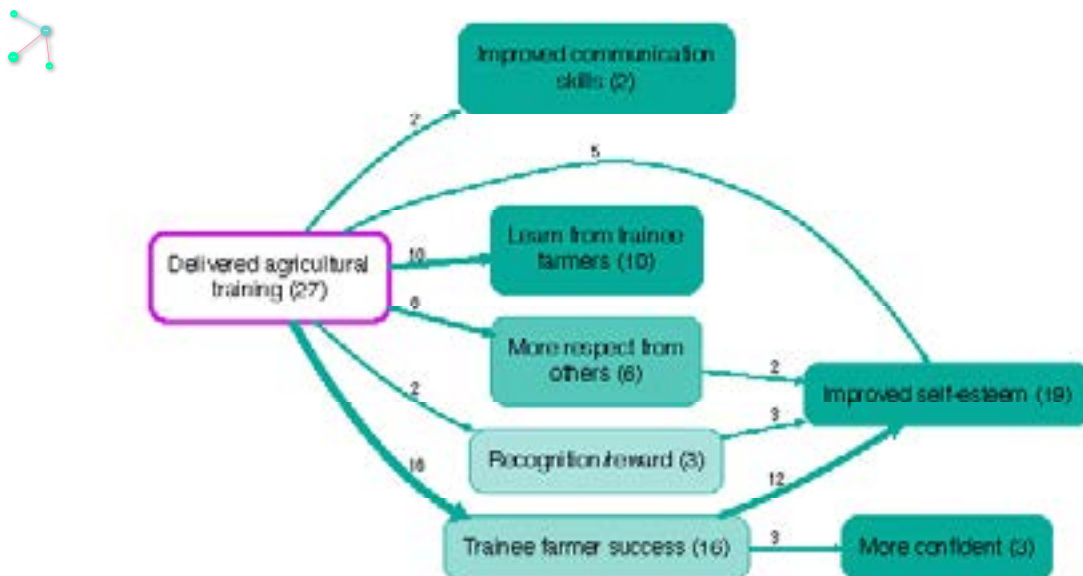
### HOW TO READ CAUSAL MAPS

- Maps are designed to be read from left to right.
- The direction of the arrowhead on each link reflects the direction of causation or influence.
- Above each link there is a number which represents the number of participants who made that causal claim.
- Numbers in factor boxes represent the total number of people who mentioned that factor
- Maps have been filtered and simplified to focus on the most frequent links in relation to a particular query.



In the second study with female GADC employees, women mainly reported positive changes across the different empowerment domains, many attributed to GADC. The research revealed some unanticipated causal pathways, such as the link between delivering training and learning from trainees, and improved self-esteem resulting from success.

### CAUSAL PATHWAYS RELATED TO DELIVERING AGRICULTURAL TRAINING - FEMALE GADC EMPLOYEES



However, the findings also provided a reality check. Whilst most of the women reported improvements in their financial capital, including increased income, the interviews highlighted that these effects were not always sustained. Some women reported that when the GADC project ended, their income decreased and they had been unable to find other ways to boost it. For others there had been issues with delayed or non-existent payment, particularly in, but not limited to, 2020. AgDevCo summarised their learning from the study into three key lessons:

- The skills and knowledge women gain from employment are a prominent contributor to their empowerment. Training initiatives should be praised and increased across AgDevCo's portfolio.
- The nature of the role women are employed in contributes to different domains of empowerment. Women should be given more activities which involve training or presenting to groups of people to help improve their confidence.
- AgDevCo investees should be encouraged to emphasise teamwork, mentorship, buddy systems and exchange visits to maximise the social networks and relationships women gain through employment.

## USE OF FINDINGS

After the 2020 QuIP data had been analysed, AgDevCo commissioned the research team to run workshops with both GADC and the respondents. These sessions served to fully explain the purpose of the research to respondents, validate the results, and to seek clarity and further insight on specific findings. These additional insights and findings were then incorporated into a final report. You can read more about these workshops [here](#). AgDevCo reflected that the QuIP enabled them to:

- understand changes related to confidence in a simple and less biased way than through a survey
- reveal specific mechanisms of change, particularly in relation to confidence and self-esteem
- capture unintended consequences or unexpected changes
- identify other factors influencing and driving changes in outcome domains to provide a more rounded picture of the complexity

AgDevCo invited Bath SDR and the research team to collaborate on a [research paper published in the Journal of Sustainable Finance and Investment](#) in 2021. AgDevCo also wrote a guest post on our blog, which you can read [here](#).

Bath Social & Development Research, curators of the QUIP, conducted this study.  
For more information please see [www.bathcdr.org](http://www.bathcdr.org)

