

## CASE STUDY:

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

- **COMMISSIONER:** AgDevCo
- **COUNTRY OF STUDY:** Uganda
- **INVESTMENT/PROJECT:** Gulu Agricultural Development Co.
- **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

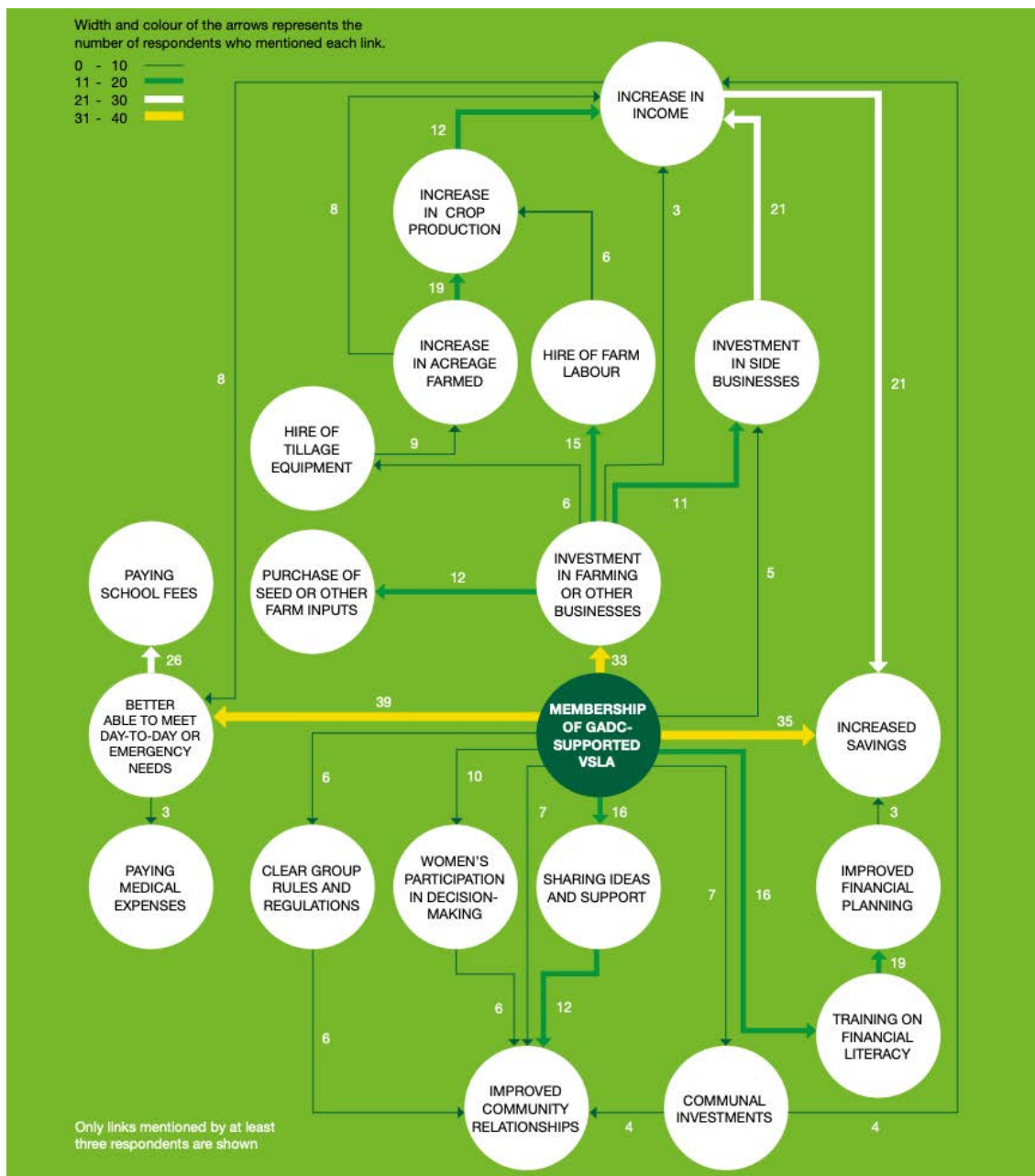
### Domains for GADC employee interviews

- 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 map below is taken from the full AgDevCo report which can be accessed [here](#).

### EXTRACT FROM REPORT - CAUSAL LINKS REPORTED IN CONNECTION WITH VSLAS



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. Respondents reported how they adapted to market demand and prices by starting or increasing production of various cash crops. Some respondents specifically referred to selling crops to GADC. Training on good agricultural practices, the use of demonstration plots and the provision of seeds all contributed to increased farm productivity and increased income. GADC was cited as an important provider of agronomic training.

Increased use of tillage equipment – such as ox ploughs – led to an increase in the acreage that farmers were able to cultivate, which in turn resulted in increased crop production and income. Five respondents reported having taken a loan for tillage equipment from GADC or the VSLA, and one from another programme. Respondents generally took a positive view of asset loans and said that they would like to acquire not only tillage equipment but also other productive assets such as a grinding mill or motorcycle (for transporting crops to market).

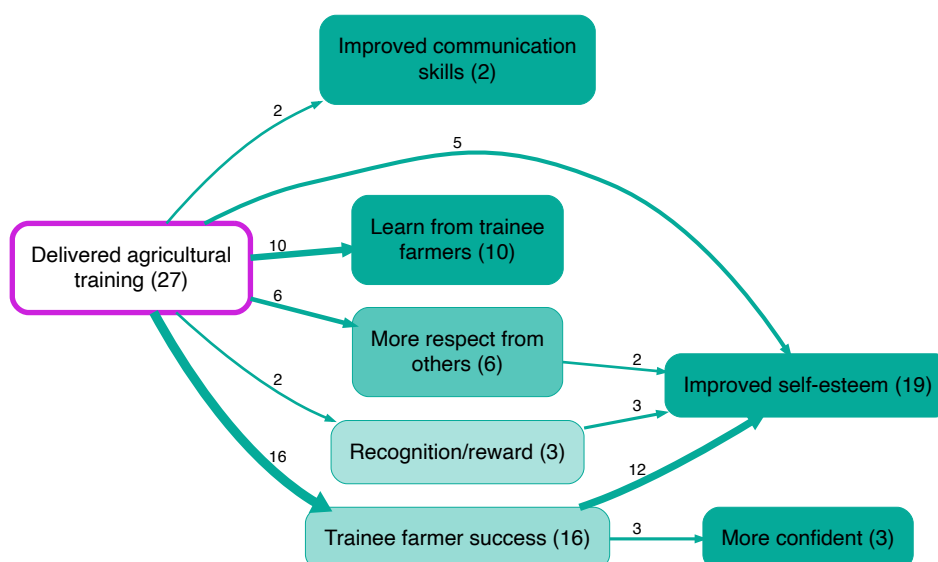
However, there were also negative stories of change, such as flooding resulting in reduced harvests (which affected one district more than the other) and fluctuating prices decreasing income and savings. 18 of the 48 respondents said that their income had decreased over the past three years, and 24 said that the amount they saved had decreased. Several respondents also reported reverting from the use of ox ploughs to hand hoes following oxen being stolen, lost or dying. Some had hired traction animals, but found this expensive and so used them less frequently than when they had access to their own oxen.

Overall, despite some contextual challenges, the evaluation showed that the GADC's and AgDevCo's work had a significant positive impact on saving and borrowing, on agricultural production, and on the incomes of VSLA members.

The second study focused on female GADC employees, and the impact of working in these roles on their lives. 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, looking specifically at the use of QuIP as a tool to measure change in levels of empowerment amongst women.

AgDevCo also wrote a guest post on our [blog](#), which you can read [here](#).

JOURNAL OF SUSTAINABLE FINANCE & INVESTMENT  
2022, VOL. 12, NO. 3, 752-762  
<https://doi.org/10.1080/20430795.2021.2012115>

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### Measuring the women's economic empowerment generated by impact investing; testing the QuIP method on an investment in Uganda's cotton sector

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**ABSTRACT**  
Impact investors and development finance institutions are starting to proactively examine gendered impacts to ensure their investments progress the opportunities available to women instead of reproducing existing inequalities. In October 2020, we trialled the use of the Qualitative Impact Protocol (QuIP) method to measure empowerment changes created by an investment into a cotton company in Uganda. The QuIP method is a qualitative approach to impact evaluation which assesses whether an investment, is achieving its intended impact. We found that the method worked with the impact investing operating model, required minimal input from the investee company, reduced response bias, and addressed contribution without the need for a baseline. The trial generated lessons on investee selection, geographical scope and blindfolding which can improve the use of this method for impact investing. This trial has confirmed the value of a method that other investors can now consider when measuring the gendered impact of their work.

**ARTICLE HISTORY**  
Received 8 March 2021  
Accepted 25 November 2021

**KEYWORDS**  
Impact investing; women's economic empowerment; Uganda; cotton; qualitative research; gender; responsible investment; gender-lens

Bath Social & Development Research, curators of the QUIP, conducted this study.

For more information please see [www.bathsdr.org](http://www.bathsdr.org)