



# ROOT CAPITAL WOMEN IN AGRICULTURE INITIATIVE

## Annual Report 2016

### OVERVIEW

At Root Capital, we believe fiercely that women are critical to breaking the cycle of poverty, hunger, and environmental degradation in rural areas of the developing world. But we also know that the deck is often unfairly stacked against them: women receive only a fraction of the land, credit, fertilizer, seeds, and training that men do, and without economic opportunity, women in rural areas around the globe have limited decision-making power at home and in their communities.

Root Capital recognizes the role we have to play in confronting this inequitable system. That's why we launched our Women in Agriculture Initiative (WAI) in 2012 — and, with your support, have been working to ensure that women in agriculture have equal access to market opportunities ever since.

We are thrilled to share our 2016 Women in Agriculture Annual Report, which details the progress we've made over the last year through the WAI and the strategies we've implemented to increase economic opportunities for women around the world.



Photo: Sean T. Hawkey

## YEAR IN REVIEW

When we launched our Women in Agriculture Initiative in 2012, we set a goal of reaching 200,000 women producers by the fifth year of the initiative, in 2016. We are pleased to announce that we exceeded that goal by nearly 20 percent, reaching 239,000 women farmers by the end of last year.

Loans to gender-inclusive agricultural businesses comprised 35 percent of Root Capital's average outstanding balance in 2016, a 5 percent increase from the year before. Below, we share the additional progress we made in 2016 to help our clients eliminate gender barriers in their businesses and communities.

### GENDER EQUITY GRANTS PROGRAM

In the first half of 2016 we launched a Gender Equity Grants program designed to help Root Capital clients adopt interventions that reduce gender disparities in their organizations. Through this program, funded by the IKEA Foundation, the Wagner Foundation, and the Weissberg Foundation, selected clients have been invited to apply for grants of up to \$20,000 from Root Capital to fund programs that advance women's participation, skills, and leadership. You can read about our first Gender Equity Grant recipient's experience [here](#).

### TWEAKING ROOT CAPITAL TRAININGS TO BETTER SERVE WOMEN

A woman participating in one of our recent advisory trainings in Nicaragua shared this: "If a man wants to attend one of Root Capital's financial management workshops, he wakes up, washes up, eats his breakfast, and is on his way. A woman would have to wake up

much earlier, as early as 2:00 or 3:00 a.m., to take care of household chores and feed her family.... She needs special arrangements to be able to access the same opportunities as a man."

We have been experimenting with new ways to help women overcome such barriers to attending our trainings (see Root Capital's full checklist of inclusive training practices [here](#)). In the first half of 2016, for example, we formalized a policy of covering all needed childcare expenses for workshop participants who attend Root Capital training events in Central America, South America, East Africa, and West Africa.

### CLIENT-CENTERED APPROACHES

Over the course of 2016, we employed client-centered techniques to help our clients confront and eliminate barriers to gender equity. In October, for example, we hosted a two-day event in Guatemala that brought together representatives from 17 agricultural businesses across Central America to collaborate and exchange ideas with one another about promoting women's participation and leadership in their organizations and communities. Participants emphasized the importance of having a gender policy, a women's committee, gender-inclusive strategic planning, and a dedicated annual budget to help businesses achieve gender parity. Following the engagement, Root Capital developed virtual communities on WhatsApp and Facebook for participants to continue the conversation as they implemented the ideas in their respective organizations.



FARMER PROFILE

**DORA LISA CARRIÓN  
GÓMEZ**

PRESIDENT, WOMEN'S  
ASSOCIATION, APROCASSI

**LOCATION**  
**PERÚ**

**PRODUCT**  
**COFFEE**

Businesswoman. Farmer. Community leader. Mother. Most of us would struggle to be any one of those things. Dora Lisa Carrión Gómez? She's all four.

Every morning, Dora Lisa rises early to make the morning shift at Saja, the café she manages in the quiet Andean town of San Ignacio in northern Peru. Saja is owned and operated by the 72 members of the APROCASSI coffee cooperative's women's group, of which Dora Lisa serves as president. These 72 women also produce their own line of coffee, which they sell both internationally through Allegro Coffee, the specialty coffee company owned by Whole Foods Market, and right there in the café.

"Every tourist who comes here will ask around in San Ignacio, 'Hey, where can I get a cup of coffee?' And everyone tells them to come to Saja," says Dora Lisa, laughing over her steaming mug. "We've sold so much, we've practically worn out our welcome!"

For Dora Lisa, coffee isn't just a source of income — it's a way of life. But most of all, it's a way to create opportunities for the women in her community. "Women have always been discriminated against," says Dora Lisa. "But when I joined APROCASSI in 2006, I saw this new reality: a reality where women could work, could advance. A reality where women could have power."

Root Capital began financing APROCASSI in 2004 with a loan of just \$92,000. Over the last 13 years, we have supported APROCASSI's substantial growth with over \$15.8 million in financing, as well as with tailored trainings on topics like financial planning, accounting, and cash flow management. For Dora Lisa, it's these services in particular that stand out: "The trainings and workshops that Root Capital provided helped all of us understand what a woman entrepreneur can truly accomplish."

As the cooperative has grown, the women's association has transformed itself from a side project into one of the cooperative's greatest assets. When Allegro Coffee launched an entirely women-produced line of coffee called Café la Dueña in 2014 (available for purchase [here](#)), they looked to the women of APROCASSI. Three years later, APROCASSI is still supplying high-quality beans — produced entirely by women — to Allegro. In return, Allegro pays the women's group an additional \$10,000 per container, a premium that Dora Lisa and her team have invested in projects that benefit the entire community, such as a small store that sells necessary provisions and nutritious food at an affordable price. Because of Dora Lisa's leadership and the hard work of her women's association, the APROCASSI name is becoming internationally recognized — and its women members are reaping the benefits.

Dora Lisa's job isn't easy, she admits. But it is rewarding. "Compared to before," says Dora Lisa, "my life has changed a great deal. I've had experiences through the cooperative that have allowed me to represent this community of women. And I feel proud to see these women so happy because they can say, 'This is our coffee.'"

## BY THE NUMBERS

**\$32M**

Average Outstanding Balance to Gender-Inclusive\* Clients

**239K**

Number of Women Producers Reached

**127**

Number of Gender-Inclusive\* Clients Financed

**44%**

Percentage of Gender-Inclusive Clients in Root Capital's Portfolio

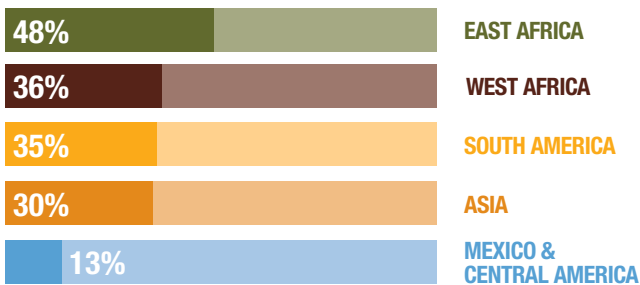
**39%**

Percentage of Women Farmers in Root Capital's Portfolio

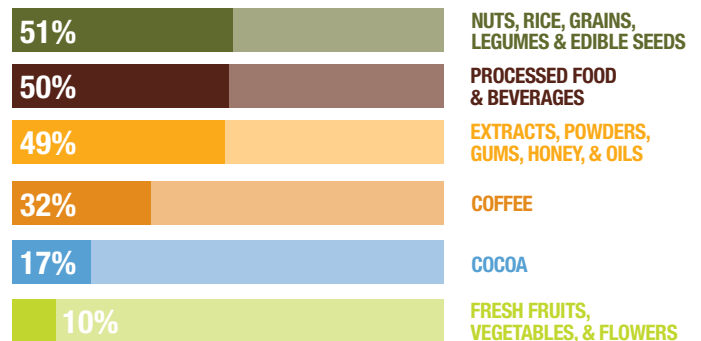
**16%**

Percentage of Women-Led Businesses\*\* in Root Capital's Portfolio

### AVERAGE PARTICIPATION OF WOMEN PRODUCERS IN EACH REGION



### PARTICIPATION OF WOMEN PRODUCERS IN MAIN INDUSTRIES



### PERCENTAGE OF GENDER-INCLUSIVE BUSINESSES PROVIDING WOMEN WITH LOANS FOR ON-FARM AND PERSONAL INVESTMENTS



### PERCENTAGE OF ROOT CAPITAL CLIENTS WITH PROGRAMS SPECIFICALLY DESIGNED TO SUPPORT WOMEN

