ENTERPRISE ZAMBIA CHALLENGE FUND (EZCF)

PROMOTING GENDER INCLUSIVENESS IN AGRIBUSINESSES – THE CASE OF THE ENTERPRISE ZAMBIA CHALLENGE FUND

AUGUST 2025

ENTERPRISE Zambia Challenge Fund

Unlocking green and inclusive growth in agribusiness, agroforestry and aquaculture

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1. INTRODUCTION

There is a strong case for promoting gender inclusivity in agribusiness, going beyond purely social objectives. Africa's agribusiness sector is projected to generate US$1 trillion by 2030 and evidence shows that gender-smart and inclusive solutions can significantly enhance productivity and profitability, leading to stronger and more integrated value chains. With women's participation as owners, producers, and employees, agribusinesses can unlock untapped economic value, reduce inefficiencies, and foster innovation (AGRA, 2021).

A survey conducted in 2019 by ILO found that in companies with gender diversity initiatives have enhanced business outcomes. Of 1,410 African companies surveyed by ILO (ILO, 2019):

- 65% reported increased business outcomes, including profitability and productivity
- 64% reported increased ability to attract and retain talent
- 57% reported greater creativity, innovation and openness
- 58% reported enhanced company reputation
- 43% reported better ability to gauge consumer interest and demand

However, Zambia scores just over halfway toward achieving gender equality in economic and business participation in the economic and business dimension in the 2023 Africa Gender Index (AfDB/UNECA, 2024), reflecting that while women are participating in the economy, they still face significant barriers to equal opportunities in jobs, business ownership, and access to financial resources. Women's representation in business leadership in Zambia remains low, reflecting broader regional trends.

One of ENTERPRISE Zambia's key objectives has been to support actions which promote gender equity and inclusion, generating meaningful opportunities for women in agriculture. During the project implementation, the EZCF team conducted a detailed assessment of each EZCF grantee through a gendered lens. A Gender Learning Audit (GLA) [1] was conducted with each of the EZCF grantees between 2022 and 2023, and the portfolio managers subsequently contacted all companies in the first quarter of the final year of the programme (May 2024) to assess further progress and development. Key objectives included:

1. Mapping the gender practices and policies of the organisations and determining the degree of gender inclusivity;
2. Determining the relevance of any existing gender strategies in relation to the needs of the organisations' stakeholders;
3. Formulating a set of practical recommendations to inform each organisation's next steps towards improving gender integration;
4. Identifying any support required for the organisations to enhance their gender inclusivity and address challenges related to women's integration.

This paper provides a summary capturing key insights from the Gender Learning Audits. It aims to guide new grantees and inform any technical assistance for the next phase of support on gender equity and inclusion.

[1] *The GLA tool and process were developed with EU funding under the AgriFI Kenya and ENTERPRISE Zambia Challenge Funds.*

2. FINDINGS FROM THE GENDER LEARNING AUDITS

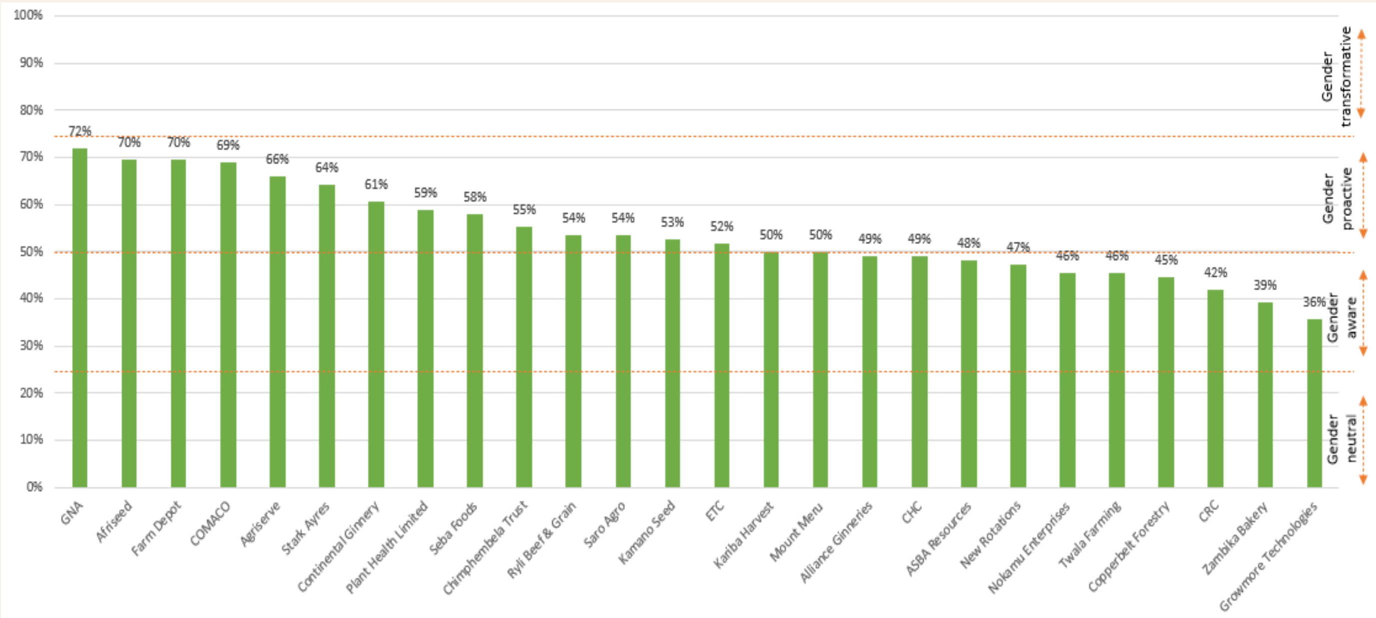
The GLA covers the following six areas: female representation, HR & recruitment, professional development, flexible work & care, health & other considerations, and gender integration along the value chain. Grantees were guided through a series of questions along those six components, providing a mix of qualitative insights and quantitative information, complemented by existing policy and HR documents from each company.

Resulting score ranges relate to a stage or level of gender inclusivity, ranging from gender-neutral (least inclusive) to gender-transformative (most inclusive) [2].

OVERALL PERFORMANCE

The overall gender score across the 26 companies[3] audited ranged from 36% (gender-aware) to 72% (gender-proactive), with an average of **54%**. Although most grantees demonstrate some gender-sensitive engagement, none of the companies scored above 75% (gender-transformative), which defines a proactive approach to gender mainstreaming where gender equity and inclusion are consistently applied throughout the business and along the value chains.

GLA SCORE SUMMARY



[2] *See Appendix for short definitions*

[3] *New Rotations (included in chart) is not included in the analysis.*

SNAPSHOT OF AVERAGE SCORE BY GLA COMPONENT FOR 26 GRANTEES

	Component	Average Score
	Female representation in SMEs	45%
	HR & Recruitment	53%
	Professional Development, Pay & Promotions	67%
	Flexible Work & Care	64%
	Health & Other Considerations	62%
	Gender Integration in the Value Chain	51%
	TOTAL	**54%**

2.1. FEMALE REPRESENTATION IN SMES

Key findings: Across the 26 companies assessed, women's representation is present in various forms but remains uneven and often limited by structural, cultural, and organisational barriers. While many companies include women in ownership and management, technical roles and governance structures remain male-dominated, with few companies demonstrating deliberate strategies to improve gender balance across functions. However, a clear link emerges between the presence of women in management and the wider workforce gender diversity.

Ownership

***Female ownership is present in most companies* (65%), including 8 companies (31%) that are at least 50% women-owned.** Ownership takes different forms, ranging from women who are active co-owners (such as married couples jointly managing a business, e.g. Twala Farming) to women who are passive shareholders with no leadership role.

Among the 9 companies with no female ownership (35%), the majority are family-owned or have ownership structures involving family ties. In these cases, ownership and succession are often organised around traditional norms, with businesses being passed from father to son. This pattern reflects cultural and generational norms that continue to limit women's participation in business ownership.

Kamano Seed and **Agriserve** were both founded by female entrepreneurs, driving passion for women's economic empowerment within their organisations and supply chains. Gender inclusion is championed by the women leading these companies.

Leadership

***Women are significantly underrepresented in top leadership*,** with only 4 of 26 companies (15%) having a female CEO or Managing Director, and 2 additional companies (8%) reporting joint leadership between a husband and wife. The remaining 20 companies (77%) have never had a woman in the top leadership role. In most cases, a male leader has held the position since the company's founding.

Companies rarely offered clear reasons for the absence of female leadership other than describing it as the way things have always been. While several companies expressed openness to appointing women to leadership roles in the future, none had a defined strategy or plan to support such a transition.

Management

Women are represented in management in most companies, but the level of representation varies widely. **For instance, six companies (23%) have women in at least 50% of management positions, while five companies (19%) have no women in management at all.**

Companies with women in management generally have a higher proportion of female employees overall, suggesting a positive correlation between leadership inclusion and broader workforce diversity. Respondents highlighted perceived strengths of female managers, including attentiveness, trustworthiness, and strong interpersonal skills. Female HR managers were especially valued for being approachable and effective in staff engagement, particularly with other women.

However, despite these positive perceptions, most companies lacked a formal approach to recruiting or promoting women into management, and some noted that male managers were accustomed to operating in male-dominated work environments.

Technical roles

***Female representation in technical roles is uneven*. For instance, ten companies (38%) employ no women in technical positions, while eight companies (31%) report that more than 30% of their technical roles are filled by women.** Companies that have women in technical roles are mainly in the agri-inputs and seeds sector.

***Female representation is also influenced by how the role is defined*.** When technical roles are defined by qualification (such as vocational or professional certifications), women are more likely to be found in finance, administration, or compliance roles. However, when technical work refers to hands-on fields such as engineering, mechanics, solar installation, or food science, women are far less represented. In the few companies where women are employed in these areas, roles are often entry-level (e.g., quality control, machine operation) or niche (e.g., breeding in livestock companies or veterinary work). Some grantees cited active efforts to hire women into these roles, while others described female recruitment as incidental.

A recurring barrier reported was the limited pool of qualified female candidates, and some companies expressed concern about investing in training women due to assumptions that they might leave due to family responsibilities, such as marriage or relocation. ***These perceptions discourage long-term investment in female technical staff.***

Plant Health actively recruited a woman straight from agricultural college to train up on the job. Now they have two male and two female extension workers. **Saro** has also made deliberate efforts to recruit women into technical roles. Input/Agri supply companies employ more women in technical roles.

Board representation

Board-level gender diversity remains low. Ten companies (38%) have no women on their boards, while only four companies (15%) have boards with at least 50% female representation. The remaining companies have boards with between 10% and 30% female membership. In many cases, boards are made up exclusively of shareholder-directors, particularly in family-owned businesses, leaving little room for independent or external representation.

Several companies acknowledged the lack of diversity but said they struggled to find women with the required qualifications or sector-specific experience. ***Most companies lack succession plans or board recruitment strategies aimed at improving gender balance***.

Afriseed has taken deliberate steps to identify and engage potential female candidates to join the board by only considering females for the opening. Currently, one female has been identified and is being vetted for the position.

2.2. HR AND RECRUITMENT

Key findings: Across the 26 companies assessed, HR and recruitment systems show widespread intent to support gender equality but lack the structure and implementation needed to achieve meaningful results. Most companies have basic policies in place, but these are often underdeveloped, unsupported by staff training, and disconnected from practice. The use of sex-disaggregated data is minimal, and proactive recruitment to address gender imbalances is rare. Other policies that heavily affect women, such as sexual harassment policies, exist in many companies, but are inconsistently implemented and poorly understood by staff. Overall, gender inclusion remains largely informal, with good intentions yet to be translated into systematic HR approaches.

Gender strategies and planning

***Few companies have a formal strategy to promote gender diversity and inclusion*. While many express a**

general commitment to inclusion, only a small number have documented plans, and these are often incomplete, lacking targets, budget allocations, or assigned responsibilities.

Most companies pursue inclusion informally, without measurable objectives or implementation mechanisms. In several cases, gender policies exist but are not operationalised, and commitments do not translate into concrete actions. Among the companies with partial plans, efforts are typically tied to project-level activities rather than company-wide strategies. Companies themselves recognised that good intentions without structure often fail to generate sustained change. **Starke Ayres** applies its internal communication strategy development process to help identify areas where gender disparities exist within the company and guide targeted interventions.

Several EZCF-supported companies have begun adopting practical strategies to strengthen gender inclusion in recruitment and HR planning, focusing on inclusive job advertising and interview practices:

Targeted strategy: **Starke Ayres** applies its internal communication strategy development process to help identify areas where gender disparities exist within the company and guide targeted interventions.

Targeted job advertising: Several companies have adopted targeted advertising strategies to improve gender balance in recruitment. Plant Health Ltd, for example, promoted job openings through their HR consultant and Facebook page, explicitly encouraging female applicants. This approach led to the appointment of three women in roles including front sales desk, depot manager, and agronomist. A similar strategy has been used by **Zambika Bakery**, **Seba Foods**, and **Copperbelt Forestry**, where job adverts either express a preference for female candidates or actively encourage women to apply.

Gender inclusive interview panels: Some companies have also taken steps to ensure gender balance during recruitment by including women on interview panels. At **Plant Health Ltd**, **Copperbelt Forestry** and **Chisamba Ranching and Cropping**, female representatives participate in interviews; the latter two ensure this consistently through the involvement of their female HR manager in all interview processes.

Use of sex-disaggregated data

Although most companies collect sex-disaggregated employment data, few use it to inform HR strategy, recruitment, or gender integration efforts. In most cases, this data is stored on payroll systems, spreadsheets, or paper records, but is used primarily for administrative purposes. Some companies track applicant data by gender but have not previously considered how this information could be used to support targeted recruitment or balance gender disparities in specific roles. The potential of this data to drive more inclusive HR practices remains largely untapped.

Two companies actively use sex-disaggregated data to inform decisions related to gender inclusion, such as analysing application trends or identifying gaps. **Afriseed** applies this data to shape its farmer engagement strategies, while **Copperbelt Forestry** uses it to support decision-making around recruitment and promotions.

Equal opportunities and non-discrimination policies

***Most companies have some form of non-discrimination or equal opportunities policy, but their quality and implementation vary widely*, and many are not supported by grievance procedures or staff sensitisation efforts.**

24 out of 26 companies have a documented policy, but for many, this consists of a brief clause in the HR manual rather than a robust standalone document. Only a few companies include definitions of discrimination, staff rights, and clear redress mechanisms. Sensitisation is inconsistent: in some companies, staff are simply asked to sign the policy at induction, with little or no explanation or follow-up. Others provide stronger sensitisation through induction sessions or public policy displays, but this is the exception, not the norm. Several companies admitted that policies were more of a legal safeguard than an active part of company culture.

Following the Gender Learning Audits and recommendations, some companies have explicitly developed gender focused policies and strategies. Growmore Technologies has developed a gender policy, as well as a strategy for gender-sensitive agricultural programming.

Sexual harassment policies and prevention

Sexual harassment policies are weak or absent in many companies, and where they exist, they are often poorly defined, poorly communicated, and unsupported by staff sensitisation or reporting mechanisms. Five companies have no documented sexual harassment policy, while several others have policies that lack key elements such as definitions of harassment, confidential reporting processes, and clear redress procedures. Even among companies with stronger policies, most rely on templates that have not been adapted to the organisational context.

A number of companies have taken steps to strengthen their sexual harassment policies by clearly defining unacceptable behaviour, outlining reporting procedures, and improving staff protection and awareness measures.

Agriserve has strengthened its Workplace Harassment Policy by including a clear definition of sexual harassment and establishing a detailed, transparent reporting process. The policy outlines how staff can safely report incidents and the protection and support available to them. It also sets out clear steps to be followed once a report is received, ensuring consistency in response. The company has appointed a female focal point for reporting and introduced regular, women-led sensitization sessions to raise awareness and promote a safe workplace culture.

Plant Health Ltd has formalized its approach by incorporating a sexual harassment policy into its HR manual, including defined reporting channels and disciplinary procedures.

Good Nature Agro has developed and is implementing a Sexual Harassment Policy.

2.3. PROFESSIONAL DEVELOPMENT, PAY AND PROMOTIONS

Key findings: All companies provide some form of training and professional development, though the quality and intent vary widely, and few have structured systems to ensure equitable access. Promotion pathways are mostly informal, with a lack of clear criteria or transparency, leaving space for bias. Although many companies claim to provide equal pay, this is not always backed by robust systems, and subjective factors often influence decisions. Across all areas (training, promotion, and pay) companies would benefit from clearer policies, regular performance reviews, and the use of sex-disaggregated data to ensure fairness and reduce unconscious bias.

TRAINING AND PROFESSIONAL DEVELOPMENT

a) Scope and quality of training

Training or professional development ranges from basic in-house skills training to structured external support and study leave. Companies commonly provide in-house, job-specific training, particularly for technical or sales staff who require product knowledge. In some cases, this is the only training offered, driven by cost constraints or the specificity of roles. However, several companies go further supporting external qualifications, funding courses, or allowing study leave. Examples include one company (Nokamu Enterprises) sending staff to South Africa for branding training, and another (Agriserve) offering para-vets the opportunity to take veterinary board exams after five years of service. These broader opportunities are generally seen to contribute to higher staff motivation and retention.

Nonetheless, professional development policies, where they exist, tend to be vague, typically stating that training will be provided at management discretion or that needs will be identified during performance reviews. In practice, such reviews are often irregular or absent, resulting in ad hoc and subjective access to development opportunities.

b) Gender inclusivity

Most companies believe that training and development opportunities are equally accessible to men and women, but few collect or analyse data to verify this, and informal systems risk overlooking gendered barriers.

Although some grantees noted differences in uptake between men and women, all expressed confidence that opportunities are equally available. However, very few track access to training by gender, and none systematically use sex-disaggregated data to assess equity in professional development. Companies with structured review processes are likely to support more equitable access, while those relying on informal, manager-led identification of training needs leave more room for unconscious bias. Factors such as women being less vocal in requesting training, or less visible in certain teams, may influence access in ways employers do not currently realise. Using sex-disaggregated training data could help surface such disparities.

Several companies have taken steps to make training more gender-inclusive by tailoring content, delivery methods, and outreach to better engage women participants.

Agriserve has increased efforts to engage women in training sessions by targeting groups with female members and adapting session logistics to improve accessibility, such as adjusting timing and locations. Training content has also been tailored to better reflect the specific needs of women farmers. In parallel, the company is implementing community sensitization activities to promote the value of women's participation.

Starke Ayres has developed a range of training materials accessible through Plennegy Learning, a cloud-based platform. Notably, a dedicated women's training module was launched in August 2024 to mark Women's Month and promote gender awareness among learners.

Promotion pathways

Promotion was one of the lowest scoring HR areas. Promotion processes are typically informal and poorly documented, creating risks of subjectivity and unequal access, which may disproportionately affect women. Only a small number of companies have structured, criteria-based approaches. Most companies lack a clear policy or promotion pathway, and decisions are often made on an ad hoc basis through informal consultation with managers when a position becomes available. A few companies were able to cite internal promotions of women, but most could not provide evidence of how such decisions were made or what criteria were used. This limits transparency and creates space for personal discretion to influence decisions.

In contrast, a small number of companies have introduced or are developing structured approaches, such as regular performance reviews feeding into promotion planning or documentation of objective factors including time in service, qualifications, and job performance. ***These approaches help reduce bias and increase transparency.*** Companies were encouraged to formalise these processes to ensure fairness and consistency across genders.

Agriserve has developed a draft promotion policy, outlining clear and objective criteria for promotion decisions. Regular performance reviews are now scheduled quarterly, and the company is in the process of gathering feedback to finalise the policy. The company aims to implement this fully by the end of the last quarter of the project.

Pay structures and equal compensation

Pay and compensation systems vary significantly. ***While many companies claim to ensure equal pay for equal work, only a subset has structured, transparent systems in place to support this*.**

Some companies operate band or grading systems that group jobs by skill and responsibility levels, and several explicitly state a commitment to equal pay. These systems often include documented pay progression rules, sometimes supported by performance reviews or objective points-based criteria. Companies with such systems generally scored higher in this area.

However, others operate with no formal pay structure, determining salaries on a discretionary basis. Even where band systems exist, companies acknowledge that increases within bands can be influenced by subjective factors, such as how assertively an employee requests a raise, personal judgment of performance, or perceived loyalty, making pay equity difficult to ensure in practice. Companies that use objective criteria (e.g. tenure, qualifications, performance ratings) are better placed to manage these risks. Only a few companies have benefited from external HR expertise to strengthen their pay and compensation systems.

Afriseed has commenced a pay structure review to assess, and review pay disparity across levels and genders. Once the assessment is concluded identified gaps will be addressed.

2.4. FLEXIBLE WORK AND CARE

Key findings: Most companies meet the minimum Zambian legal requirements for maternity and paternity leave, but very few go beyond this, and uptake of paternity leave is low due to cultural and financial barriers. Flexible working arrangements exist informally in many workplaces, but few companies have formal policies or mechanisms to ensure equitable access. Misuse and misunderstanding of statutory provisions like Mother's Day leave can also influence attitudes toward female hiring. Across all areas, stronger documentation, clearer communication, and leadership-driven cultural shifts could help normalise care-related entitlements and make workplaces more supportive of both women and men with caregiving responsibilities.

Maternity leave

Most companies meet the statutory requirements for maternity leave. 23 out of 26 companies (88%) meet Zambia's statutory minimum for maternity leave (14 weeks paid after 24 months of continuous employment), as reflected in consistently high scoring across companies. This consistency is largely attributed to the requirement that contracts be reviewed and approved by the labour department.

A few companies go **beyond the minimum in ways that may support female employee retention**. For instance, Good Nature Agro offers additional maternity leave after 18 months of service, while Seba Foods does so after just 12 months. These enhanced provisions are notable and may serve as incentives for attracting and retaining women.

Paternity leave

Most companies meet the minimum statutory requirement for paternity leave, with 21 out of 26 companies (81%) having a documented paternity leave policy, meeting legal requirements (5 days of unpaid leave). ***However, this leave is rarely used.*** Grantees attributed the low uptake to both cultural expectations (men not traditionally taking leave for caregiving) and the financial cost of unpaid time off. In some cases, uptake increased after managers or male leaders used the leave themselves, suggesting that workplace culture plays a key role in normalising its use.

A small number of companies go beyond the statutory requirement. For instance, Good Nature Agro offers 10 days of paternity leave after six months of service, while Ryli Beef & Grain provides two weeks of fully paid leave and actively sensitises employees to the policy through messaging and leadership advocacy.

Mother's Day leave

Perceptions around Zambia's statutory monthly Mother's Day leave vary, and in some cases, misuse or misunderstanding of the policy has influenced employer attitudes toward hiring women. While some companies reported that this leave is rarely used, others noted that many women take the day off monthly regardless of actual need, sometimes predictably (e.g. always on a Monday), or during pregnancy.

This raised concern among some grantees about impacts on productivity and scheduling, with a few indicating that it had become a disincentive to hiring women. These responses reflect a gap in understanding and communication around the purpose of the policy and highlight the need for clear internal messaging and fair implementation.

Flexible working arrangements

Formal flexible working policies are rare, though most companies allow some ad hoc flexibility. Documented policies are limited to a few companies and tend to be informal or restricted to non-production roles. Only 4 of 26 companies (15%) have a documented flexible working policy. Of these, just 2 companies report strong awareness and regular use of the policy by both male and female staff. Another 2 companies reported having no formal or informal arrangements at all. The remaining companies offer some flexibility on a case-by-case basis, typically undocumented and granted at manager discretion.

Flexibility is generally more available to administrative and management staff, with production and factory roles often exempt due to operational constraints (e.g. shift work and continuous processing requirements). While small company size and resource limitations are contributing factors, grantees were encouraged to consider documenting existing informal practices. This can improve transparency, set expectations for staff, and help managers respond consistently to requests for flexibility.

2.5. HEALTH AND OTHER CONSIDERATIONS

Key findings: Health-related provisions across companies vary in quality and accessibility. While most companies report providing adequate hygiene facilities, lack of sex-segregated toilets and limited external verification raise concerns. Support for breastfeeding is weak and poorly documented, with no company offering a dedicated space. Temporary reassignment of pregnant or nursing workers is handled informally, if at all, reflecting a broader lack of preparedness. All companies comply with national health insurance requirements, and several provide additional healthcare benefits, though uptake depends on how well these benefits are understood and communicated. Overall, health-related policies are inconsistently implemented and would benefit from greater documentation, clarity, and gender-responsive design.

Hygiene and sanitation facilities

Most companies report providing safe and adequate hygiene facilities, citing regularly cleaned and well-maintained facilities. However, 6 companies reported not having separate hygiene facilities for men and women. While this was understandable in some small workplaces (e.g. a small retail outlet with only a few staff), in other cases, the lack of separate facilities presented real concerns for comfort and dignity.

In some instances where facilities were physically inspected, conditions were poorer than had been reported, suggesting a possible overstatement in self-reporting. One company reported severe challenges, including a collapsed pit latrine and unsafe conditions for farm visitors. Companies in the process of constructing new facilities were encouraged to incorporate gender-sensitive design, such as separate toilets for women and men.

Several companies have taken steps to improve hygiene facilities, with attention to gender-sensitive design, cleanliness, and infrastructure investment.

Ryli Beef and Grains has incorporated gender-sensitive hygiene facilities into its overall facility design, ensuring they meet the specific needs of both male and female staff.

Growmore Technologies has introduced a structured cleaning schedule, highlighting the importance of hygiene. Bathrooms are now cleaned three times a day to maintain high sanitation standards.

Copperbelt Forestry Company has committed to invest USD 200,000 over the next 24 months as part of its Environmental & Social upgrade plan, which includes improvements to hygiene facilities.

Breastfeeding support

Breastfeeding support is limited across most companies, with inconsistent application of legal entitlements and no provision of dedicated spaces. Although all companies are required to offer nursing mothers two paid 30-minute breaks (or one hour-long break) daily for up to six months postpartum, this is rarely well documented or actively implemented. Some companies (e.g. Plant Health Limited, Chimphembela Trust, Ryli Beef & Grain) include the provision in HR manuals but have not yet had to apply it. Others take a more informal approach, such as allowing mothers to leave early or adjusting duties, typically on a case-by-case basis and depending on proximity to the workplace.

A few companies fall short of meeting the statutory standard altogether. None of the 26 companies had a designated breastfeeding room, though several stated they could create a private space if needed. The challenge of aligning Zambia's four-month maternity leave with WHO's six-month breastfeeding guidance was also noted.

Three companies have taken proactive steps to support breastfeeding mothers in the workplace by revising policies and providing practical accommodations.

Chisamba Ranching and Cropping stands out for clearly outlining breastfeeding entitlements in employee contracts and providing practical support, enabled by the proximity of staff housing to the workplace.

Continental Ginneries has introduced a Health and Wellness Policy that explicitly addresses the needs of pregnant and breastfeeding employees.

Twala Farming has revised its maternity policy to make it easier for women to breastfeed their infants in the workplace.

Temporary reassignment for pregnant or nursing employees

Temporary reassignment policies for pregnant or breastfeeding workers are mostly absent or informal, leaving significant gaps in protection and planning. No company has a documented temporary reassignment policy.

In some cases, informal reassignment is practiced. One example involved reassigning a pregnant worker from lake operations to processing, but this is typically handled case by case. Several companies stated that such policies were unnecessary either because no roles were hazardous to pregnant or nursing workers, or because such roles were only occupied by men. Others acknowledged their lack of preparedness but expressed openness to creating such provisions if needed. This lack of clarity and documentation can leave both managers and employees uncertain about roles and responsibilities during pregnancy or nursing, particularly in settings involving physical labour or production environments.

Agriserve has introduced a simple temporary reassignment policy for pregnant employees, now in effect and communicated to all staff, to ensure consistent application and awareness of available support.

Health benefits

All companies meet the statutory requirement to contribute to Zambia's National Health Insurance Scheme (NHIMA), **and several go further by offering additional healthcare support, though the scope and accessibility of these benefits vary.** Enhanced provisions include routine medical check-ups, private medical aid, and health support tailored to specific job roles or levels of seniority. These are more common in companies with food safety obligations or physically demanding work environments.

In some cases, benefits are tiered, for example, provided only to management or long-serving employees. For instance, Ryli Beef & Grain offers a co-payment scheme in which medical costs are paid upfront by the employer, with the employee repaying 50%. Uptake was initially low due to concerns about incurring debt, but staff confidence has grown after witnessing the system used successfully during a colleague's medical emergency.

The importance of clear communication was highlighted across several companies, where employees were not always aware of the health benefits available to them. Regular sensitisation was identified as key to ensuring these entitlements are fully understood and accessed.

2.6. GENDER INTEGRATION INTO THE VALUE CHAIN

Key findings: Across the 26 companies, women's participation in smallholder supplier and customer networks varies widely and is heavily shaped by the nature of the value chain. While some companies, such as Continental Ginnery and Zambika Bakery, have adopted targeted strategies to engage women, most rely on general approaches without clear targets or supporting data analysis. Nearly all collect sex-disaggregated data, but few use it to inform their strategies. Training provision is widespread, though gender tailoring is inconsistent, and structured gender modules are rare. Female representation in extension services remains limited, with only a few companies actively addressing recruitment barriers. Support for SHF access to finance exists in pockets - most notably through COMACO, Saro Agro and Farm Depot- but rarely considers women's specific needs. Community-level gender equity remains an untapped area, with few companies extending their efforts beyond project beneficiaries.

Representation of women among SHF customers and suppliers

Female representation among smallholder farmer (SHF) customers and suppliers varies significantly across companies and sectors. ***Half of all grantees reported at least 30% female participation, with types of value chains playing a key role.*** Crops like groundnuts, legumes, and vegetables - traditionally considered women's crops - tend to have higher representation, while male-dominated value chains such as cotton, livestock, and agricultural machinery show lower rates.

Continental Ginnery has over 30% women in cotton production, supported by a strategy involving the formation of Women's Clubs to increase inclusion in ways seen as culturally acceptable and collaborative. In addition, the company has pushed explicit women empowerment projects, including in poultry, goat rearing, and maize milling.

Zambika Bakery, a newer entrant under EZCF, exceeded its 40% female farmer recruitment target early on, through structured community engagement and tailored incentives like a pond construction campaign. **Ryli Beef and Grains** trialed women-only out-grower groups.

Alliance Ginneries is in the process of increasing women participation at field level, evidently in terms of lead farmers and attending of meetings. However, challenges of contracting female farmers due to male-owned land continue to hinder the increase.

COMACO has a policy targeting 50%+ women in extension activities. This has also been rolled out to other leadership positions, such as cooperative leadership and lead farmers.

Strategies and data use for gender integration

Most companies have some form of approach for involving women SHFs, ***but few have formalised strategies with defined targets or budget***s. Those that do, such as Good Nature Agro (through its Comic Relief-supported Gender Analysis) and companies with EZCF projects targeting new areas, are exceptions. Several companies working in traditionally female-dominated crops stated they didn't need a formal strategy, believing women would naturally engage.

While nearly all grantees collect sex-disaggregated data as part of EZCF requirements, only a handful use it to inform their gender strategies. Companies such as Zambika Bakery and Saro Agro are leveraging farmer management software to enable better analysis, while others (e.g. Chimphembela Trust, Nokamu Enterprises) are still building the systems needed for meaningful use. Companies were encouraged to use data not only for monitoring but also to improve programming, such as tailoring training or addressing gender-specific performance gaps.

Training and outreach to SHFs

Training provision ranges in gender sensitivity. ***While all companies deliver training, only a subset proactively design their sessions to be accessible to both women and men***. This includes considering timing, location, engaging local leaders, or recruiting female trainers. For example, Agriserve delivers gender-targeted training on milk by-products to engage women in the dairy industry.

Gender content in training remains limited. Only Continental Ginnery and Alliance Ginneries include structured gender modules, developed under the Competitive African Cotton Initiative. Others, like ETC and Copperbelt Forestry Company, integrate household financial planning and gender-sensitive contracting practices, respectively. And Kariba Harvest plans to incorporate opportunities for nutrition and gender into farmer training.

Zambika Bakery engaged a local aquaculture company run by two women trainers to conduct the pond training to SHFs under EZCF.

Extension services and female staff representation

Female representation in extension services is uneven. Four companies have no female extension officers, while a few have achieved near parity. Farm Depot reports over 50% female extension staff without targeted recruitment, attributed possibly to local factors or reputation. In contrast, companies like Plant Health Limited and Saro Agro faced challenges finding qualified women, citing limited mobility, safety concerns, and cultural norms.

Despite the challenges, some have taken active steps to improve gender balance. Saro Agro trained female candidates to obtain motorcycle licences, enabling them to cover extensive field routes. Plant Health Limited hired and trained a woman fresh from college after failing to attract experienced applicants. And Farm Depot recruited an all-female extension officer team for the EZCF project. ***Most companies lack a formal strategy for gender integration in extension, but recognise the value of having women in these roles, especially when engaging female SHFs***.

Gender specific support to access to finance for SHFs

Several companies provide inputs on credit, while a few offer broader financial support. **COMACO** has partnered with AB Bank Zambia to connect 40,000 farmers to digital financial services. **Saro Agro** offers affordable equipment financing in collaboration with AgLeaseCo and Musika, with women-targeted terms such as zero-interest leasing. **Nokamu Enterprises** also supports women by bundling input packages with food items and offering repayment-in-kind arrangements at harvest. Still, ***most companies have yet to consider the specific financial needs of women in their financing models***.

Community-level gender equity

None of the 26 grantees has a documented community gender equity plan, though a few demonstrate promising entry points. Continental Ginnery, for instance, expanded its engagement with women's groups to include menstrual hygiene education aimed at improving girls' school attendance. Several grantees acknowledged that working with local leaders has been key to community buy-in and could be leveraged for broader gender equity initiatives. However, most have not yet explored the potential of their community relationships to advance gender transformation beyond project activities.

3. LESSONS LEARNT AND RECOMMENDATIONS

3.1. LESSONS LEARNT

Overall, companies did not lack commitment but often lacked prioritisation of any gender strategy and access to relevant policy tools. There is a need to move beyond informal commitments to structured, measurable plans and policies that are integrated into companies' overall strategies.

Progress was more apparent in companies where leadership actively promoted gender initiatives. Low female representation in leadership and technical roles was a persistent issue caused by a lack of targeted recruitment drives, a shortage of qualified female applicants, or traditional and male-dominated ownership structures.

Some of the companies that have gender related policies in place lack sensitisation, training or enforcement mechanisms. While all companies collect some sex-disaggregated data, only some companies use the data explicitly helping to tailor strategies and measure progress.

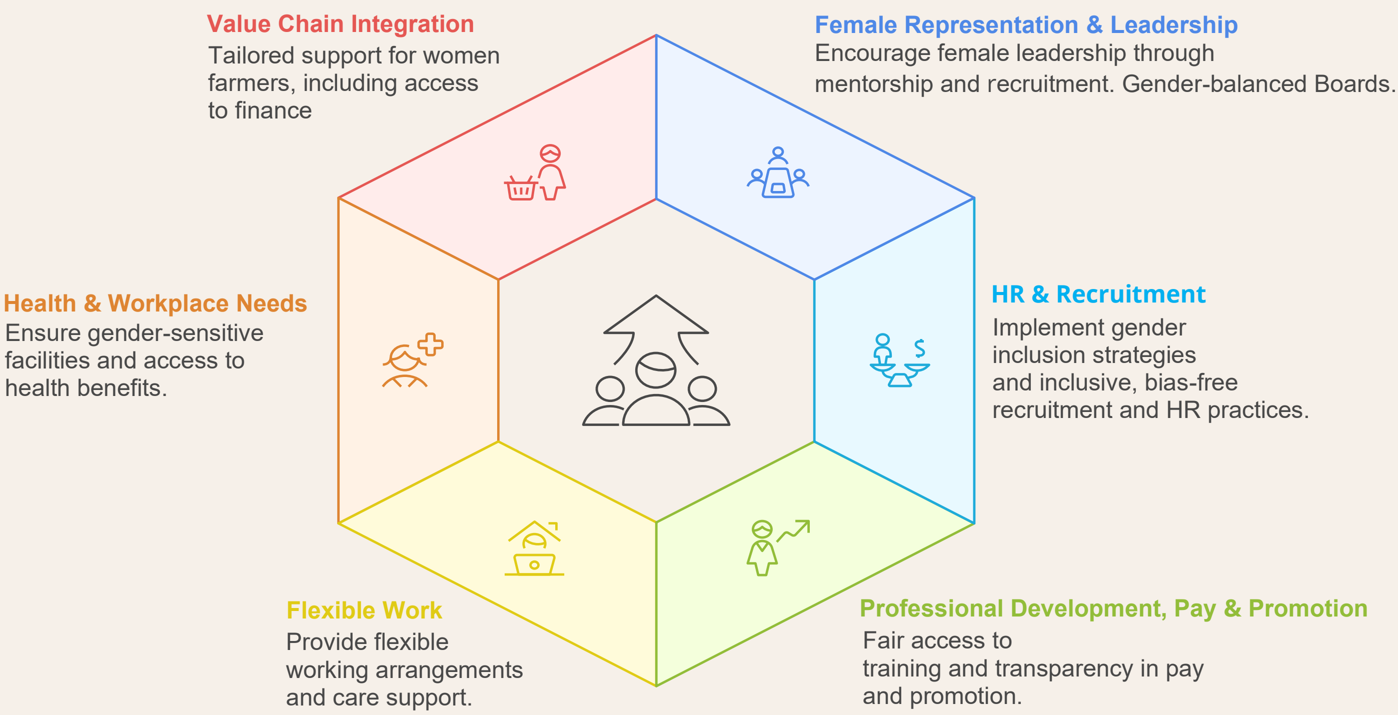
Addressing the gaps identified through the GLA and subsequent interviews by the PfMs with the grantees, companies need particular support in:

- **Formalising, refining and supporting the implementation of gender-sensitive and HR policies.**
- **Developing and delivering ongoing training and awareness-raising initiatives for staff and leadership on gender-sensitive practices.**
- **Developing inclusive recruitment and promotion systems.**
- **Creating safe, supportive environments for women.**
- **Monitoring progress through data collection and accountability**.

3.2. RECOMMENDATIONS

The recommendations for companies focus on six key areas that support business success.

Recommendations for Advancing Gender Inclusion



(i) Representation and Leadership

- Encourage female ownership and leadership by providing mentorship, succession planning, and targeted recruitment opportunities.
- Develop formal strategies to recruit and advance women into management and technical roles, particularly in traditionally male-dominated roles.
- Develop board recruitment strategies that incorporate gender balance targets and succession planning.

(ii) HR & Recruitment

- Create and implement formal gender inclusion strategies with clear goals, budgets and accountability.
- Use sex-disaggregated data to inform recruitment and HR decisions.
- Implement inclusive job advertising, advertising that is accessible to female applicants, and ensure gender-balanced interview panels.
- Strengthen equal opportunity and non-discrimination policies, ensuring they are well-defined, communicated, and supported by grievance mechanisms.
- Strengthen and enforce sexual harassment policies with clear reporting mechanisms.

(iii) Professional development, pay, and promotions

- Track and analyse gender-disaggregated training data to ensure fair and better access.
- Tailor programmes to women's needs, e.g. location, timing.
- Formalise promotion pathways with objective criteria to reduce bias.
- Review and structure pay systems to ensure transparency and equity.

(iv) Flexible work and care

- Document and communicate flexible working arrangements.
- Normalise paternity leave and clarify Mother's Day leave usage.
- Provide breastfeeding support and temporary reassignment policies for pregnant/nursing staff.

While all EZCF grantees comply with national labour laws and, in general, show openness to greater gender inclusion, few have taken concrete steps to embed gender equity into their business operations. The GLAs revealed that companies often lack more explicit policies and targeted strategies to support women's representation and inclusion. Deliberate, targeted support is needed to help companies become gender-transformative and move gender equity to the core of their business priorities. Technical assistance should be explicitly focused on integrating gender, tailoring TA to the specific challenges identified—such as diversified leadership representation, inclusive HR systems, greater policy sensitisation, as well as more explicit gender-sensitive value chain engagement.

4. REFERENCES

AfDB/UNECA (2024). *Africa Gender Index Analytical Report 2023.*

AGRA (October 2021). *Women in Business Value Chains in Africa: A White Paper on Constraints and Opportunities for Developing a Gender-Responsive Agribusiness Sector.*

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Appendix – GLA Score Interpretation Guide

It is important to note that a GLA score is not intended to rate whether a company is 'good' or 'bad'. It is simply a measure of gender inclusivity, designed to identify areas where gender mainstreaming could be enhanced.

The scores summarised below relate to a stage or level of gender inclusivity, ranging from gender-neutral (least inclusive) to gender-transformative (most inclusive). The narratives describe some characteristics typical of a company at that level of gender inclusivity but are generic and will not accurately describe every company scoring within that range.

75 - 100%	**Gender transformative**
Gender equity is central to the business. Women are well represented (50%+) across roles and the supply chain. Policies are well-documented, consistently applied, and supported by staff training and gender-disaggregated data.	
50 - 74%	**Gender proactive**
Gender equity efforts exist in parts of the business. Some policies and data collection are in place but are inconsistently applied or limited in scope. Company collects and maintains gender disaggregated data but limited application.	
25 - 49%	**Gender aware**
The company recognizes gender issues but has taken little action. Plans are informal or inconsistently used, staff awareness is limited and sex disaggregated data is limited or not applied.	
0 - 24%	**Gender neutral**
Gender is not considered in business practices. There are no policies or actions to support gender equity, and traditional gender roles may be reinforced.	