



**CALL FOR EXPRESSIONS OF INTEREST BY COMPANIES FOR COHORT #2**  
**Join ABERA: Accelerating Business to Empower Rural women in Agriculture**  
Boosting business innovation and climate resilience

**What is ABERA?**

- The ABERA business accelerator, a collaboration between [CGAP](#) and [IDH](#), supports financial sector innovations that aim to achieve gender transformative climate smart outcomes in agricultural value chains.
- ABERA works with businesses in the agricultural sector that are keen to reduce their climate-related business risks and increase their medium-to-long term profitability and sustainability by helping smallholder farmers they work with adapt to and become resilient against climate risks.
- CGAP and IDH seek financial and agricultural service providers that see inclusive finance solutions as critical to serving rural women and have concrete ideas on how to use financial services to unlock barriers or develop new opportunities to increase their climate resilience.
- The type of business could range from food and beverage companies, livestock, farm machinery, crop production, ag-tech companies to financial services companies like fintechs, commercial banks and cooperatives directly serving stakeholders in these value chains. Our current cohort of companies, for example, includes farm equipment, microfinance, rural biodigester, and ag tech businesses, all directly engaged in agricultural value chains or markets and keen to build or improve the climate resilience of actors therein.

**What companies should apply?**

ABERA has launched a competitive search for its next cohort of financial and agricultural service providers keen to boost business innovation and climate resilience for rural women.

ABERA encourages innovative companies to apply that:

- Are for-profit medium to large businesses in the financial and/or agricultural sector operating for at least 3 years
- Serve and/or source from at least 5,000 smallholder farmers, including a significant number of rural women, and are motivated to reach more



- Commit to building climate resilience and increasing gender inclusion for their business and its customers
- Operate in Africa and/or Asia
- Are data driven, preferably collecting and deploying gender- and age-disaggregated data on their suppliers, customers, and staff to inform decisions and track performance
- Are comfortable sharing anonymized data with ABERA (protected by confidentiality agreements) to develop successful pilots, generate insights, and drive scale
- Commit staff time and resources to ABERA to ensure the success of pilots / scalable initiatives.
- Interest or capacity to invest in pilots with monetary contribution

### What's the ABERA application process?

1. April 22: Deadline to complete [this short form](#) on the company
2. May 10: First round of shortlisting of companies
3. May 15-23: Informational discussions between shortlisted companies and ABERA team
4. June: Finalists announced and companies onboarded

### Why join ABERA?

1. **Build business resilience through data driven decision making:** ABERA provides its companies with deep technical expertise and soft capital (e.g., grants) to test and develop new products / approaches that help them and their clients better manage climate shocks.

#### **i. Inclusive Business Analysis (IBAs):**

Companies working in the rural economy are dependent on smallholder farmers as their main supply base. These farmers, especially women often face challenges such as limited access to inputs, information, financial services and high risk of climate change

Our data-informed smallholder inclusive business analysis (IBA) helps companies in identifying a business case for investing in smallholder farmers. Thus, establishing a win-win situation for companies and farmers. Our recommendations encompass improving value chains through better income, gender equality and climate resilience, innovating the company's value proposition and are aimed at transforming the way companies engage with smallholders.

Companies receive detailed insights on how their products and services are impacting rural livelihoods and a detailed business case on how investing in smallholders could positively affect the company's bottom line. Through the IBA, we also assess a company's gender inclusion journey and make recommendations for improvement.



- ii. Pilots:** Based on the recommendations that emerge from the above and in consultation with participating businesses, we build joint technical assistance plans. Examples of our current Technical Assistance (TA) to existing cohort companies include support to develop an agri-finance loan product for a financial institution in East Africa, TA to an Indian company working with farmer cooperatives to raise funds to transition to regenerative farming practices, and a pre-feasibility study on switching to biofuels and voluntary carbon market financing for a company in East Africa.
2. **Climate-proof your business through data-driven decision-making:** We help our cohort companies with actionable data-driven insights that inform their current and future growth. We do this by analyzing company data, collecting information via farmer surveys, focus group discussions, case studies and qualitative learnings. For an example, please read Q4 of the FAQ section below.
  3. **A global stage, curated networking and peer exchange:** Engage with and learn from peers who are also looking to scale climate smart approaches in their businesses, learn from their stories of what worked and what didn't. ABERA also holds quarterly learning exchanges on topics that are of interest to our cohort companies like – regenerative agriculture, carbon markets, commercial and non-commercial fundraising approaches and more to support the multi-bottom-line objectives of our cohort companies.
  4. **Climate responsive investments:** The ABERA team works to support the investment needs of its cohort companies as they transition to climate-smart approaches. We do this by connecting our companies to de-risking capital, impact investors, and results-based financiers.

## Questions?

For any query or clarifications please contact [abera@worldbank.org](mailto:abera@worldbank.org).



## **Annex: Frequently Asked Questions about ABERA**

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### **Q1. What are the objectives of ABERA?**

- Articulate the business case for companies to focus gender inclusive, climate resilient approaches through innovations in finance / financial services.
- Accelerate the adoption and scale of business models that improve the climate resilience of businesses and women.
- Generate practical models and concrete guidance for practitioners looking to serve rural women better.

### **Q2. Why focus on rural women?**

- Rural women are highly engaged in rural economies, as laborers, agricultural producers for the market and their households, and consumers. Agriculture is the primary activity of 79% of economically active women in low-income countries and, in Africa, women own one-third of small and medium enterprises (SMEs).
- Rural women are also disproportionately exposed to climate change and central to adapting to and mitigating its impacts on global agricultural production and food security. Equitable food and financial systems require rethinking the role of women as producers, entrepreneurs, and consumers.
- But companies are not meeting the varied needs and ambitions of rural women. Women represent 56% of unbanked adults – around one billion people. At the same time, just 7% of global investments in agriculture reach women
- Companies leave value on the table when rural women are underrepresented as employees, suppliers and customers, as well as economic actors and community leaders. By taking steps to address the gendered social norms that limit women's economic participation and providing climate-smart products and services that allow them to thrive in the face of climate change and increased costs of living, companies can grow their businesses and become more profitable.

### **Q3. What will ABERA ask of cohort companies?**

- A typical ABERA cohort is comprised of 8-10 non-direct competitors.
- Time and human resources to participate in and support company assessments, regular meetings, and the implementation of recommendations to improve the company's business models.



- Willingness to share and exchange company experiences with the cohort, contributing to the group's understanding of challenges, opportunities, and best practices among firms serving rural women.
- Information and data on company policies, procedures, products, human resources, and business performance with CGAP and IDH. Note: No commercially sensitive or proprietary data will be shared publicly or with other cohort members without the explicit consent of the company.
- Participation in the cohort for 2-3 years to ensure successful completion of the pilot and that results are accurately captured.
- Willingness to pilot and/or test select relevant recommendations from the ABERA business analysis

#### **Q4. What are some examples of benefits to companies?**

- **Enhanced data driven decision making:** For example, through the ABERA's IBA process, our cohort company, an agricultural asset financing company realized that farmers in regions of operations faced up to 30% in post-harvest losses that could potentially be reduced to 8% by providing specialized services, directly impacting customer loyalty, farmer incomes and business revenues. Similarly, for a rural financial services provider in our cohort we found that young women would become the company's largest customer segment (54%) by 2026. Insights such as these are being used by ABERA's cohort companies to determine their growth and investment strategies.
- **Global Visibility:** ABERA through the [CGAP](#) and [IDH](#) websites, publications, and through strategic partnerships, and events provides its cohort companies global visibility to present their innovative thinking and approaches to gender transformative, climate smart agriculture. Examples include blogs on our first cohort members [Samunnati](#) and [Brac](#).

#### **Q5. How does an Inclusive Business Analysis add value to companies?**

Inclusive Business Analyses (IBAs) use mixed methods such as quantitative data, focus group discussions, interviews as well as Farmer Surveys to understand the business case for companies as well as farmers and provide recommendations for business model innovation. Quantitative data will help better evaluate patterns and develop proof of concept, whereas qualitative data will enable understanding the dynamics of change and best practices for implementation.

The [insights](#) from an inclusive business analysis have multiple use cases, including:





- Actionable recommendations for companies to adopt
- Feasibility and impact assessment of different interventions. This informs the design of the technical assistance
- Data and indicators that can be aggregated to produce aggregate insights
- Test assumptions made in business models, which helps to get investment proposals, internally as well as externally, approved.
- As a baseline / endline to enable the assessment of impact at the farm and business level
- Carry out focus group discussions to understand how existing gender roles (e.g. in on-farm decision making) can be leveraged to expedite the transformation towards climate resilient food systems and markets.

The purpose of farmer surveys is to:

- Get a better understanding of the gender dynamics at farm-level such as control over assets, gender gaps in access and outcomes and decision-making influence that are not typically captured in gender disaggregated data collected by companies.
- Get an in-depth analysis on climate resilience of farmers and clients, including their experiences of climate shocks and their ability to cope with such shocks. This helps to understand their needs and design products and services that enables them to become more climate resilient.
- To identify opportunities, by understanding how:
  - To facilitate comprehensive gender-disaggregated analyses across the cohorts. Farmer survey data will allow us to analyze the influence of different context and business model drivers on the performance at farm and business level. Such data will allow us to dive-deeper into how other characteristics (e.g., age, level of education) influence outcomes
  - Carrying out endline surveys will also enable us to show the impact achieved and ensure that the gender transformative business models generated value for women.