



**Legumes for Women's Economic
Empowerment: Achievements,
Lessons, and Reflections from the
CREW Project**

I. The CREW Project: An Overview

The CREW project, 'Co-producing a shock-resilient business ecosystem for women-engaged enterprises in Nepal,' underway since November 2021, strives to explore and understand the environment that supports women's economic empowerment through forest and agriculture-based enterprises/businesses. The project aims to co-produce workable solutions for financially sustainable and shock-resilient agriculture and forest-based enterprises for women's economic self-reliance. Led by the Southasia Institute of Advanced Studies (SIAS), it brings together ARIA Solutions, NIMS College, and Himalayan Bio-Trade Pvt. Ltd. (HBTL) as partners. The project team have co-produced actionable knowledge and co-designed and implemented solutions for women's economic empowerment (WEE) through participatory action research with local communities in three research sites, namely, Ramechhap, Dolakha, and Arghakhanchi.

In Ramechhap, the project facilitated WEE through legumes-based entrepreneurship, which has emerged as a promising avenue for socio-economically empowering women farmers in the dry high hills of this district. SIAS, along with ARIA Solutions, worked together with Sagarmatha Livestock and Agricultural Cooperative (SLAC), an agro-cooperative of Ramechhap, to promote legume-based entrepreneurship as a pathway to sustainable and shock-resilient enterprises to bolster the empowerment of women farmers. While ARIA focused on technological and market interventions, SIAS facilitated deliberative forums and women's groups to co-create awareness of gender issues and action plans to address those and amplify women's voices and agency. By fostering collaborative efforts with SLAC and women farmers, the project co-designed and implemented various co-produced activities to promote the flagship product of this legume pocket area. This brief highlights the project's key interventions, findings and achievements, lessons, and key challenges and ways to

promote the production and marketing of legumes and socio-economically empower women in the area.

2. Key Activities and Achievements

The primary activities undertaken in Ramechhap and visible achievements are described below.

i) Understanding the local context and challenges

The project team started with understanding the context and identifying key gender-based constraints prevalent in Ramechhap and possible strategies to address those. Apart from the key informant interviews and focused group discussions, national and local level workshops provided insights on broad



Photo 1: Glimpse of digital literacy training

themes, including gender roles and gender-based constraints, impacts of climate change and COVID-19 on rural agrarian economy, especially in legume production and marketing, and access to and use of digital technology for shock-resilient women-engaged agro-enterprises. The baseline quantitative data also contributed to co-producing context-specific interventions on the site.

ii) Institutional strengthening of the cooperative

The institutional interventions facilitated by the project focused on increasing women farmers' participation in decision-making roles to advocate for their interests and accelerate their economic empowerment. Following this, SLAC significantly restructured its executive committees and included women in key executive roles. Women's representation in the executive committee has increased from 44 % to 78%. Likewise, the

membership in the cooperative has increased by 69%, with a 105% increase in the women's membership since the outset of the project. Regular orientations and mentoring of the cooperative's committee members and staff helped to strengthen the cooperative's management capacity. Subsequently, SLAC revised the by-laws (aligning with the new cooperative Act) and updated and developed policies on administration, savings, loans, share membership, human resources, and group operation guidelines, adopting a gender-sensitive and responsive approach.

Standard Operating Procedures (SOPs) developed with technical assistance from the project and inputs from the leadership of SLAC eased their day-to-day transactions. Nine women sub-committees involving 135 members have been formed to institutionalize and sustain these gender-friendly interventions, streamline the cooperative's operations, and facilitate gender-inclusive governance.



Photo 2: Launch of Char Gharey Kidney beans

iii) Branding and marketing of legumes

With the realization that the legumes of Ramechhap hold significant market potential and their role in women's economic empowerment, SLAC Udhyog and Char Gharey, a brand of legumes from Rampur, were established. The project also facilitated SLAC-Udhyog in comprehensive market assessment and analysis of price trends for legumes. Building on the market assessment and mobilizing DiVYA, a women-led marketing social enterprise, as its marketing partner, *Char Gharey* reached a diverse consumer base offering two product lines - an A-grade product that comes in a premium brown

paper bag, and a B-grade product—legumes of similar quality but sold in plain plastic packaging.

The project also launched an official website of [Char Gharey](#) to intensify the brand visibility, accompanied by regular content updates on its interactive social media handles. Alongside this, SLAC, together with DiVYA and the project, is expanding market connections to boost their sales. Hence, the technical and financial assistance arranged through the project strengthened the SLAC and enabled it to initiate legume-based agro-entrepreneurship for thriving the local economy and supporting women's economic empowerment. Compared to last year, farmer's income rose by at least 20 percent. Similarly, the selling of the legume in Kathmandu generated local employment opportunities, increased the cooperative-run enterprise's income by 12.5 percent, and improved farmers' income.

The SLAC Chairperson shared his learnings and visions:

"We have gained knowledge and overcome challenges related to the collection, grading, packaging, and marketing of Rajma. Legumes of Ramechhap has now become a brand. We want to use our knowledge and experience to scale up /expand production and sales. We need municipal support for this".

iv) Technological capacity building

The project provided SLAC CoSys, a core banking software, to increase the cooperative's operational efficiency and capacity. The cooperative's staff were trained to digitize its financial transactions using this newly installed software. This has contributed to scaling up the operations of the cooperative. Similarly, SLAC has also been given a mobile application that helps to estimate yields before the legumes have been harvested. This information can be used to explore the market for potential yield. This application is also useful for farmers to track their production and plan for their future sales.

Additionally, to make financial transactions more convenient and financial services more accessible to women farmers, the project organized a two-day digital financial literacy training for women legume producers to equip them with skills in utilizing mobile technologies



Photo 3: Glimpse of digital literacy training

for financial record-keeping, mobile banking, e-commerce, etc. The training has inspired and enabled farmers, including women farmers, to adopt digital technology to access financial services while reducing their time poverty and increasing their confidence to undertake digital financial transactions independently.

v) Working with Women Champions

The project mobilized and supported women producers and entrepreneurs to take the overall WEE agenda forward by identifying, engaging, and nurturing a group of Women Champions.



Photo 4: Interaction with women farmers of Rampur

A GESI and Local Planning

Orientation was organized to enable women to facilitate conversations on women's rights and needs based on their interests. Following this orientation, Women Champions were selected and mobilized to implement the action plans women crafted to enhance their economic empowerment.

Gender sensitization training and action plans seem to have brought little change to gender-based violence that persists in the village. This may be partly explained by persisting gender power relations, which also hindered the implementation of the action plan that the women farmers in the area had crafted with support from the project.

3. Lessons and Challenges

i. Policy Issues

The government has prioritized agro-cooperative-based poverty alleviation policy. However, the weak managerial and financial capacities of agro-cooperatives stand tall against the materialization of these policy intentions. Similarly, the translation of constitutional and policy provisions encouraging women farmers and women-engaged enterprises has weakly translated—the absence of institutional mechanisms to implement the policy provision being a prime reason.

ii. Institutional Issues

Our engagement with SLAC in Ramechhap showed that agro-cooperatives can play important roles in expanding market linkages, reducing marketing and transportation costs, and enhancing the bargaining capacity of smallholder farmers in negotiation with the traders. Nonetheless, the governance of the agro-cooperative needs to be effective and efficient. The cooperatives must gain and maintain the trust of the farmers and the traders. Active engagement of the cooperative leadership and the collective ownership by the members is crucial for producing the outcomes anticipated from agro-cooperatives.

iii. Financial issues

A sustainable transition to cooperative-based agro-enterprises demands upfront cash investments, which is a major constraint that agro-cooperatives in rural areas encounter. The government of Nepal has prioritized agricultural cooperatives as an institutional strategy to

commercialize agriculture and alleviate rural poverty. Yet low-interest credit services remain the central driver for cooperative membership and determinant of cooperative sustenance. Consequently, many agro-cooperatives have remained dormant or limited their activities to savings and credit services.

iv. Developing resilience to Climate Change

Farmers in this rain-fed area have experienced a decline in the yield and the area under cultivation, which they primarily attribute to erratic rainfall. Farmers noted that the low rainfall resulted in shrinking of legume beans while rising temperature increased pest infestation. Moreover, declining rainfall has prompted many farmers to abandon the land previously under legume cultivation.

Some farmers have opted to irrigate from drinking water services that have been recently availed. However, they apply conventional irrigation techniques, which incur high costs for farmers irrigating from the lifted costly (drinking) water. Consequently, many refrain from irrigating, while those irrigating in small patches have switched to vegetable and garlic cultivation rather than high-value yet seasonal legumes. The decline in the area under legume cultivation reduces not only the production and income for the farmers but also the legume-based identity of the area despite the municipal declaration of “legume pocket area.”

v. Strengthening women’s access, voice, and agency in these efforts

Gender social norms that restricted women’s mobility and public participation have diluted. However, the gender-based uneven workloads that are aggravated by increasing male out-migration continue to impede women’s participation in capacity-building avenues. Such missed opportunities can render far-reaching repercussions on strengthening their capabilities, a cornerstone for women’s empowerment. Besides, the adoption of digital technology, that is new yet promising in the area, can be

a cost-effective means to improve women's access to information and technology, and contribute towards shock-resilient agro-entrepreneurship.

vi. Branding and marketing for sustaining agro-enterprises

Branding can strategically help the farmers showcase the quality of their agro-products and help reach wider customers. The effectiveness of branding, however, is contingent on a collaborative effort to ensure that farmers own the brand name and that they are committed to maintaining the quality of their products. Similarly, agro-cooperatives must purchase and secure the stock in a timely manner and negotiate with the market traders for prices that incentivize farmers to engage with agro-cooperatives. These all call for sufficient working capital, currently a major hurdle that many agro-cooperatives are facing. Market engagement for legume promotion also shows that attractive yet affordable packaging is essential for creating women's economic empowerment opportunities through agri-enterprises.

vii. Economy-wide approach for addressing interlinked problems

Our research and engagement in Ramechhap show that the resilience of women-engaged agro-enterprises is contingent on a myriad of interlinked factors and demands a multi-pronged economy-wide approach to understanding and addressing a gamut of



Photo 5: Women farmers engaging in farm labor.

problems along the value chain from agricultural inputs and technical support for production to information, infrastructures and institutional services for women farmers' access to market and the income.

Strengthening women’s access, voice, and agency and arranging support systems for alleviating women’s workloads in traditionally assigned care and domestic activities and the farm labor increasing due to male-out-migration have to be embraced as part and parcel of promoting women’s entrepreneurship and expected sustainable and shock-resilience of agro-enterprises.

4. Some ways forward

At the local government level

- i. Expected benefits of agro-cooperatives in improving farmers’ income are strongly contingent on managerial capacity and ability to arrange capital investment. Hence, the government’s support in strengthening cooperatives and arranging financial support needed for rural agro-cooperatives would not just encourage and enable agro-cooperatives to operate sustainably but also help translate agro-cooperative-based poverty alleviation policy into practice.

- ii. The leadership of the local governments in promoting and advertising legumes, the flagship products in the area, can enhance the visibility and viability of the agro-pocket areas as envisioned by the local development policies. Local

governments’ ownership over local products and support in negotiations with higher-level bureaucrats can also help agro-cooperatives deal with administrative hassles they otherwise encounter in registering agro-enterprises and branding and



Photo 6: Woman farmer harvesting her produce

promoting local products in the national and international markets.

- iii. Increased legume yield and area under legume cultivation are important for enticing market actors and ensuring shock-resilience of the emerging agro-enterprises. Availing efficient alternative irrigation technologies and subsidies in the water tariff can incline the farmers towards adopting irrigation for legume production, thereby improving legume yield and mitigating the drift away from legume cultivation.
- iv. Timely arrangements of agri inputs like seeds and fertilizers are essential to increase agriculture productivity. Similarly, agro-subsidy mechanisms should be widened. Equally important is ensuring these reach the poor and less privileged smallholder women farmers.
- v. The short-term projects focused on women's empowerment can be instrumental in raising awareness of women's rights and instigating women's empowerment activities. Sustenance of such activities is crucial for changing patriarchal norms, addressing prevailing gender-based violence, and enhancing women's capacities and collective agency calls for continuous uptake of gender-responsive activities by the local government.

At cooperatives level

- i. Active engagement of the cooperative executives is the mainstay for enhancing memberships, services, and managerial capacity of the cooperatives and expanding their scope beyond savings and credit services.
- ii. Coordinating with local government and agriculture-related institutions to arrange farming-related information, tools, training, and extension services can convey the scope and value of agro-cooperatives and attract farmers to get involved in such cooperatives. Enhancing the farmers' production and post-harvest management capacity can help them increase the yield at a reduced production cost and ensure the product's quality, which is crucial to establishing a brand and retaining the market actors.

- iii. Timely exploration and engagement with market actors and attractive yet affordable marketing strategies are indispensable for advancing women's economic empowerment opportunities through agri-enterprises.
- iv. Increasing the women's membership and their leadership in key executive roles can enhance the cooperatives' social contribution towards gender equality and simultaneously widen the prospect for accessing financial services provisioned for women-led enterprises. Capacitating the women executives is essential to enable them to understand and undertake the entrusted and emergent responsibilities.
- v. For agro-cooperative to positively impact agro-practices and farmers' economic empowerment, attention is needed to ensure that women farmers, often confined to the lower nodes of the legume value chain, get a fair share of the farm-based income generated. Commercializing agro-products while overlooking the gendered disparities within households can reinforce male dominance over the household income and reproduce the workloads of women farmers shouldering the farm roles that have increased with increasing male migration.

At farmers' level

- i. Involvement in agro-cooperatives can offer opportunities to gain genuine prices for the agro-product and expand the markets, which may not be attainable individually.
- ii. Utilizing digital technology can help to explore solutions to agriculture-related problems and alternative markets for farm-based products.
- iii. Sensitization on the importance of women's economic empowerment and collective effort to innovatively address labor shortages, reduce women's workloads, and improve women's engagement in empowerment and income-generating opportunities are crucial for economically empowering women and increasing resilience, especially in the face of climate change and post-COVID context.