

Executive Summary

This integrated concept note presents Project AAYWA, a three-year social business to empower 100 young women and adolescent mothers in Rwanda through nutrition-sensitive agriculture that promotes the use of organic fertilizer. Sanza Alkebulan Ltd. will lease and operate model farms divided into four cohorts where women are mobilized, trained and supported to farm. Sanza supplies bulk organic fertilizer (produced and applied on farms), seeds, seedlings and technical services; all inputs and services are invoiced and repaid from sales before profits are shared. After repayment, produce and profits are split 50/50 between the farmers and Sanza Alkebulan Ltd. AAYWA leads community mobilization, VSLA formation and gender-sensitive support. The project funds initial VSLA seed capital (€10 per member) and compensates young women who work as casuals producing organic fertilizer (compost). The pilot aims to increase yields by 30%, improve household dietary diversity, reduce postharvest losses, establish functional VSLAs, and demonstrate a financially sustainable, replicable social business.

Context and Rationale

Agriculture and women in Rwanda

Agriculture is central to rural livelihoods and food security in Rwanda. Women, especially young ones and teen mothers perform a large share of farm labor and are primary caregivers, yet they face structural barriers: insecure land access, limited capital and weak market representation. These constraints reduce productivity and limit women's ability to convert farm labor into sustainable income and improved household nutrition.

Why focus on young women and adolescent mothers

Young women and adolescent mothers are disproportionately affected by poverty and food insecurity. They often lack secure land tenure, face time poverty from caregiving, and have limited access to training and markets. Targeted support increases household incomes and improves child nutrition. Training young women as farmer champions creates local trainers who sustain adoption and scale.

Why promote organic fertilizer

Promoting organic fertilizer reduces recurring cash outlays for synthetic inputs, lowers environmental risks and builds long-term soil health. Organic fertilizer improves soil structure, water retention and nutrient cycling, which enhances crop quality and resilience. The project emphasizes organic fertilizer as the preferred fertility strategy while specifying compost as the primary organic fertilizer produced and used by Sanza and the cohorts.

Objectives and Key Indicators

Overall objective

Increase productivity, economic resilience and nutritional outcomes for 100 young women and their households through a social business model that centers on organic fertilizer and sustainable agronomy.

Specific objectives

AAYWA will have the following specific objectives:

- Increase average yields by 30% for participating farmers through quality seedlings, application of organic fertilizer and improved agronomic practices.
- Train 100 women using a cascade Training of Trainers approach; each champion trains at least four peers.
- Improve household dietary diversity by promoting nutrient-dense crops and infant and young child feeding practices.
- Reduce post-harvest losses through shared storage and improved handling.
- Establish a financially sustainable model where Sanza Alkebulan Ltd recovers input costs before a 50/50 profit split and generates income by selling surplus organic fertilizer.

Key indicators

- Number of women trained and certified as farmer champions.
- Percentage increase in yields for target crops.
- Change in Household Dietary Diversity Score among beneficiaries.
- Volume of produce aggregated and sold through Sanza/Afro channels.
- Amount repaid to Sanza for inputs and organic fertilizer; revenue shares distributed to farmers and Sanza Alkebulan Ltd.
- Quantity of organic fertilizer produced and sold to third parties.
- VSLA membership, savings mobilized and loan repayment rates.

Intervention Model and Activities

Target groups and cropping systems

Beneficiaries

The project will work with 100 young women and adolescent mothers, organized into four cohorts of approximately 25 participants each. Selection will prioritize vulnerability, interest in farming, and potential to act as peer trainers; AAYWA will lead a participatory selection process that ensures geographic proximity within each cohort to facilitate regular meetings, shared labor and VSLA activities. Each cohort will include a mix of household situations (headed households, young mothers, women with limited land access) so that training, stipend opportunities and VSLA services reach those most in need while building peer support networks. Over the three-year period, cohort membership will remain stable for continuity, but roles such as compost casuals and farmer champions will rotate so more women gain skills, income and leadership experience.

Cropping systems

Cohorts 1 and 2 will focus on avocado-based systems where young avocado trees are interplanted with short-cycle vegetables such as amaranth, green beans, tomatoes and leafy greens. This design provides immediate food and cash returns while the trees establish, improves soil cover and biodiversity, and creates opportunities to demonstrate how regular applications of organic fertilizer improve early tree vigor and vegetable yields. Planting calendars will be tailored to local microclimates and market windows so that vegetable harvests supply both household consumption and aggregation channels managed by Sanza Alkebulan Ltd/Afro Source; training will emphasize crop spacing, timing of organic fertilizer application, pest-management practices compatible with tree crops, and simple recordkeeping to track yields and sales.

Cohorts 3 and 4 will implement macadamia-based systems intercropped with vegetables and short-cycle legumes that fix nitrogen and diversify diets while macadamia trees mature. The legume component is chosen to complement the organic fertilizer strategy by enhancing soil nitrogen and supporting longer-term soil health; vegetables provide seasonal income and improve household dietary diversity during the multi-year maturation period of macadamia.

Agronomic guidance will cover nursery management for tree seedlings, phased introduction of intercrops to avoid competition, organic fertilizer placement and rates for both trees and intercrops, and post-harvest handling to preserve quality for local and export markets.

Model plots

Each cohort will operate demonstration plots on model farms leased and managed by Sanza Alkebulan Ltd., serving as living classrooms where technical practices are shown, tested and refined. These plots will be sited to allow easy access for cohort members, to be adjacent where possible to aggregation and storage facilities, and to include clearly marked trial beds comparing organic fertilizer regimes, intercrop combinations and post-harvest handling methods. Demonstration plots will be the primary venue for cascade Training of Trainers sessions, on-farm compost (organic fertilizer) demonstrations, and farmer-to-farmer exchange visits; they will also

function as monitoring points where yield data, input repayment records and VSLA linkages are collected and used to adapt training and business arrangements. Over time the model plots will act as replication hubs: champion farmers will host mini-demonstrations in their home plots, and successful practices from the model farms will be scaled to additional cohorts or neighboring communities.

Social business mechanics and cost recovery

Sanza Alkebulan Ltd. will provide the foundational farm provision for the model by leasing and managing the demonstration farms where cohorts operate. These model farms are selected for accessibility to cohort members, proximity to aggregation and storage points, and suitability for the chosen cropping systems. Sanza Alkebulan's responsibilities on these sites include preparing land, maintaining shared infrastructure (paths, water access, simple fencing where needed), and scheduling plot use so that training, demonstration trials and production activities run smoothly. Technical supervision will be continuous: Sanza Alkebulan will deploy an agronomy expert to support on-farm trials, coach farmer champions, and ensure that organic fertilizer application and intercrop management follow agreed protocols. In parallel, Sanza will leverage its market relationships, particularly the Afro Source partnership, to coordinate aggregation, quality checks and buyer engagement so that production on the model farms links directly to realistic sales channels.

All essential inputs and services will be provided through a transparent input provision and repayment mechanism designed to protect farmers and ensure cost recovery. Sanza Alkebulan will supply bulk organic fertilizer, seedlings, basic tools and technical advisory services to each cohort; each supply will be accompanied by a clear invoice that itemizes unit costs, quantities and any service fees. Repayment is structured to be simple and predictable: when produce is sold through Sanza Alkebulan's aggregation channels, the invoiced input costs are deducted at point of sale before any profit distribution. Where members prefer, VSLA accounts can be used as an intermediary to manage repayments or provide short-term guarantees for input loans. All cost breakdowns and repayment schedules are presented and agreed with participants during onboarding and recorded in cohort agreements so that every farmer understands the financial flows and timing.

The project's profit-sharing arrangement is designed to align incentives for quality production, timely repayment and long-term sustainability. After Sanza Alkebulan recovers the documented cost of inputs and services from sales proceeds, the remaining net proceeds are split evenly: 50% to the young women farmers and 50% to Sanza Alkebulan. This 50/50 split is not only a direct income for participating women but also a mechanism that covers Sanza Alkebulan's recurring costs - farm leasing, ongoing training, logistics, aggregation and quality assurance - and creates a predictable revenue stream to scale additional model farms. The split is applied transparently at each sale, with receipts and simple accounting statements provided to farmer representatives and VSLA officers so that members can track repayments, savings and earned income. Where performance incentives or top-ups are awarded (for champion farmers meeting yield and training

targets), these are processed through the same transparent channels and recorded in VSLA ledgers.

Sanza Alkebulan's organic fertilizer enterprise underpins the commercial and agronomic sustainability of the model. Sanza Alkebulan will operate a centralized production unit that makes the project's primary organic fertilizer, referred to technically here as compost, at scale to ensure consistent quality and supply for the model farms. The enterprise will supply starter and bulk organic fertilizer to cohort plots, support on-farm composting demonstrations, and sell surplus organic fertilizer to third-party farmers, cooperatives and local buyers at market rates. Revenues from these commercial sales will be reinvested into the social business: they help cover working capital for compost production, contribute to leasing additional model farms, and finance expanded training and logistics. Operational controls - quality testing, batch tracking, and simple production cost accounting – will ensure that fertilizer sold externally meets the same standards used on model plots, while a portion of production is reserved at subsidized or credit terms for cohort members to support adoption and repayment.

Training, organic fertilizer and agronomy

Training of Trainers

Master trainers will deliver an intensive Training of Trainers program that equips a core cohort of agricultural leaders with the technical knowledge and facilitation skills needed to support the project. The ToT curriculum will cover organic fertilizer production and use, nursery management for avocado and macadamia seedlings, intercropping design and timing, integrated pest management that prioritizes low-toxicity and cultural controls, soil health diagnostics and improvement practices, and post-harvest handling to preserve quality for local and export markets. Training sessions will be hands-on demonstrations on the model plots, practical exercises in measuring and recording yields, and modules on adult learning techniques so master trainers can effectively coach farmer champions. Each master trainer will receive a simple facilitator's guide, job aids for field use, and a schedule for follow-up mentoring visits to ensure knowledge is transferred and applied consistently.

Cascade training

Farmer champions selected from each cohort will receive focused coaching from the master trainers and then lead peer-to-peer cascade training within their groups. Each champion is expected to run regular on-farm sessions on the model plots, demonstrating planting layouts, organic fertilizer application, pest scouting and simple recordkeeping. The cascade model emphasizes experiential learning: champions teach by doing, host small group field days, and mentor at least four peers each so that technical skills and good practices spread rapidly through social networks. Champions will also be trained in basic facilitation, conflict resolution and simple

monitoring so they can document adoption, report challenges to the project team, and help tailor subsequent training to local needs.

Organic fertilizer approach

The project promotes organic fertilizer as the primary fertility strategy, integrating it into crop rotations and soil health plans rather than relying on synthetic inputs. Practical training modules will teach participants how to select appropriate organic feedstocks, estimate and measure application rates for different crops and growth stages, time applications to match crop nutrient demand, and combine organic fertilizer use with crop rotation and legume intercropping to maximize nutrient cycling. Where technical specificity is required, the training will refer to compost as the organic fertilizer produced centrally by Sanza Alkebulan and replicated on-farm by champions; modules will therefore include compost quality criteria, simple on-farm tests for maturity and moisture, and guidance on blending compost with other organic amendments. Emphasis will be placed on cost-effective application methods, minimizing nutrient losses, and documenting yield responses so farmers can see the economic as well as agronomic benefits.

Demonstration plots

Demonstration plots on the model farms will be used continuously as visual, practical proof points for the organic fertilizer approach and improved agronomy. Plots will include side-by-side comparisons that show the effects of organic fertilizer application rates, different intercrop combinations, and varied post-harvest handling techniques. These living demonstrations will be scheduled for regular field days and open sessions where champions and master trainers explain results, display simple yield and quality measurements, and invite neighboring farmers to observe and ask questions. Demonstration plots will also serve as data collection sites for monitoring yield gains, input repayment impacts and VSLA linkages, providing the evidence base needed to refine training content and to persuade buyers and local authorities of the model's effectiveness.

Post-harvest handling and commercialization

Shared storage

Community-managed storage facilities will be established to reduce post-harvest losses and allow farmers to time sales for better prices. Where cold storage is appropriate for perishable vegetables and legumes, the project will install localized cold rooms on a shared basis; where installation is not feasible, insulated storage and simple cooling solutions will be used. Each storage facility will operate under a user-fee model set and overseen by the local VSLA: fees cover routine operating costs, materials, water or electricity for refrigeration, and a dedicated maintenance fund. VSLA officers will manage bookings, collect fees, and maintain a transparent ledger of usage and expenditures; AAYWA will train field facilitators in basic business

management and maintenance planning so that storage assets remain functional beyond the pilot phase. Regular maintenance schedules, simple temperature logs and a small contingency reserve held by the VSLA will protect the asset from breakdowns and ensure continuity of service for cohort members.

Aggregation and quality control

Sanza Alkebulan Ltd. will manage collection centers that serve as aggregation points for cohort produce, providing sorting, basic grading, and simple packaging to meet buyer specifications. At these centers, trained field facilitators and farmer champions will perform quality checks against agreed standards: size, cleanliness, maturity and absence of pests, so that aggregated lots meet the requirements of local wholesale buyers and export channels coordinated through Afro Source. AAYWA will lead branding, labeling and local promotion activities that highlight women-produced, organic-fertilizer-grown products, and will support champions to document traceability and production practices. Collection centers will keep standardized receipts for every delivery, record input repayments and VSLA guarantees, and provide farmers with clear statements showing how sales proceeds are allocated, which strengthens trust and accountability across the value chain.

Revenue flows and commercial governance

Sales revenue will follow a simple, transparent flow designed to protect farmers and ensure Sanza Alkebulan Ltd recovers documented input and service costs. At point of sale, the invoice for inputs and services supplied by Sanza Alkebulan will be deducted from gross proceeds; the remaining net proceeds will then be split 50% to the farmers and 50% to Sanza Alkebulan. VSLA representatives and farmer champions will receive itemized settlement statements after each sale showing gross value, deductions, repayment amounts and net shares, and these statements will be recorded in VSLA ledgers. Where buyers require contracts, Sanza Alkebulan will negotiate terms that protect quality and payment timelines; where possible, advance payments or partial prepayments will be used to cover immediate input repayments. This revenue model aligns incentives for quality production, timely repayment and reinvestment: Sanza Alkebulan's share covers leasing, training, logistics and compost production, while farmers' shares provide direct household income and savings that can be mobilized through VSLAs for future investments.

Social inclusion and governance

Childcare support is built into the project as a practical enabler of participation rather than an optional add-on. During all major training events, field days and VSLA meetings the project will provide supervised childcare at or near the training venue (existing Early Child Development - ECD facilities will be exploited where applicable) so that mothers can attend without losing productive hours. Childcare arrangements will be simple and community-managed: a safe shaded

area or room, basic play and hygiene materials, and one or two trained caregivers drawn from the community and paid a modest stipend. AAYWA will work with cohort members to set schedules that align training times with caregiving routines, and will monitor attendance data to ensure childcare provision measurably increases participation by young mothers and reduces drop-out linked to time poverty.

Securing reliable access to land for adolescent mothers and other land-poor participants is addressed through a mix of pragmatic, locally-anchored solutions. Where possible Sanza Alkebulan will lease contiguous model plots and sub-allocate clearly defined parcels for cohort use, removing the immediate barrier of individual land ownership. The project will also facilitate cooperative leases and shared-plot arrangements among VSLA members so that smallholders can pool labor and inputs on consolidated parcels. Parallel to these practical measures, AAYWA will engage local authorities and customary land custodians to advocate for temporary use agreements on underutilized public or community land (for example marginal marshland or hillside terraces), ensuring agreements are documented and time-bound. All land access arrangements will include simple, written understandings that protect participants' rights to benefit from the crops they cultivate and clarify responsibilities for maintenance and dispute resolution.

Village Savings and Loan Associations are a core governance and financial inclusion mechanism for the project and will be established as functioning entities from the outset. Each cohort forms a VSLA with elected officers, a constitution and basic recordkeeping; the project provides a one-off seed injection (€10 per member) to kick-start savings and cover initial operating costs. VSLAs will meet regularly to collect savings, manage a small loan portfolio, and maintain a community fund for shared assets such as storage or tools. AAYWA will deliver hands-on training in bookkeeping, transparent cash handling, simple auditing and conflict resolution so that VSLAs can operate independently. Importantly, VSLAs will act as the trusted financial intermediary for input repayments and maintenance funds: they will receive settlement statements, hold maintenance reserves for shared infrastructure, and provide guarantees or small loans to members who need short-term liquidity to cover input costs or other social needs before harvest.

Strengthening leadership and business skills is treated as both a capacity-building objective and a governance safeguard. Training modules will teach women how to run meetings, manage VSLA finances, negotiate with buyers and document production practices for traceability. Practical sessions will include role plays on price negotiation, simple budgeting exercises tied to real cohort sales, and coaching on how to represent women's interests in cooperative governance structures. The project will also mentor a rotating cadre of farmer champions in basic enterprise management: how to cost a crop, calculate break-even prices after input repayment, and present production data to buyers, so that women can participate confidently in market negotiations and in the project's steering committee. These leadership investments are designed to increase women's voice in decision making, reduce dependency on external actors, and institutionalize transparent governance practices across cohorts.

To ensure inclusion and accountability, these social measures are embedded in monitoring and grievance mechanisms. AAYWA and Sanza Alkebulan will track participation disaggregated by

age, household status and role (champion, casual worker, VSLA officer), and will use simple beneficiary feedback sessions to surface barriers and adjust childcare, land or VSLA arrangements. Grievance procedures will be documented and communicated in local languages, with VSLA auditors and project staff available to mediate disputes over land use, input repayments or revenue settlements. By combining practical supports (childcare, shared land), financial structures (VSLAs) and leadership development, the project aims to create governance systems that are inclusive, transparent and resilient, so that young women not only benefit from the pilot but also gain the skills and institutions needed to sustain and scale their agricultural enterprises.

VSLA Operationalization and Young Women Stipend

VSLA operationalization

Structure and seed capital

Each cohort will form one Village Savings and Loan Association, resulting in four VSLAs across the project. Each VSLA will comprise approximately 25 women, drawn from the cohort so that membership aligns with training schedules, geographic proximity and shared responsibilities. At project start AAYWA will deposit a €10 seed capital injection per member into each VSLA; this initial sum - €250 per VSLA, €1,000 total - is recorded as each woman's opening savings and is intended to cover early operating costs such as meeting materials, passbooks and a small initial loan pool. The seed injection is explicitly treated as member savings, not a grant to the VSLA leadership, and is entered into member passbooks during the first formal meeting so that every woman's balance is transparent from day one.

Governance and operations

AAYWA will facilitate the drafting and adoption of a simple constitution and bylaws for each VSLA that set out rules on savings, loan eligibility, interest rates, penalties for late repayment, meeting cadence and basic recordkeeping. Each VSLA will elect a small leadership team: Chair, Treasurer, Secretary, Loan Officer and two Auditors, with clear role descriptions and an annual rotation policy to spread leadership experience. Meetings will be scheduled weekly or bi-weekly according to members' availability and seasonal workload; these regular meetings serve three functions: collect savings, review and approve loans, and update records. Savings may be collected as fixed contributions or flexible deposits depending on what members agree, and loans will be issued conservatively from pooled savings with clear repayment terms; priority will be given to income-generating activities and to co-financing inputs such as organic fertilizer. AAYWA will supply standardized recordkeeping tools: member passbooks, a treasurer cashbook and a loan ledger, and trains officers in their use so that every transaction is traceable and auditable.

Linkages to the social business

VSLAs are the financial bridge between cohort members and the social business operated by Sanza Alkebulan. Repayment of inputs supplied by Sanza Alkebulan: bulk organic fertilizer, seedlings or tools, can be handled directly at point of sale through deductions from sales proceeds, or routed through the VSLA account when members prefer to manage repayments collectively. VSLAs may also provide small guarantees or short-term loans to members who need liquidity to cover input costs before harvest; these guarantees are governed by the VSLA constitution and recorded in the loan ledger. Repaid funds and any performance top-ups awarded to champions are partly retained in the VSLA loan pool to finance future member loans and partly allocated to a maintenance fund for shared assets such as storage or tools. This revolving structure ensures that funds remain available locally, reduces dependency on external credit, and creates a predictable channel for input repayment and reinvestment.

Capacity building and safeguards

AAYWA will deliver an intensive capacity building package in Months 1–3 covering VSLA governance, financial literacy, basic bookkeeping, loan appraisal and conflict resolution, with annual refresher sessions thereafter. To protect participation by caregivers, meetings and training sessions will be scheduled to accommodate caregiving responsibilities and the project will provide supervised childcare during key sessions. Transparency measures include quarterly internal audits conducted by rotating auditors, oversight support from AAYWA, and public posting of summary VSLA figures at aggregation centers so members and buyers can verify balances and repayments. A simple, documented grievance procedure will be established and communicated in local languages; VSLA auditors and project staff will mediate disputes over loans, repayments or asset use. These safeguards, combined with clear constitutions and routine training, are designed to make VSLAs operational, resilient and trusted financial intermediaries for the cohorts.

Young women stipend for organic fertilizer production

Rationale

Producing high-quality organic fertilizer at scale is labor intensive and time consuming. Compensating young women who serve as casual workers for organic fertilizer production recognizes their contribution, offsets opportunity costs, and creates a clear incentive to meet quality standards. The stipend also helps ensure a reliable, timely supply of organic fertilizer for the model farms while channeling immediate cash into vulnerable households. Where technical specificity is required, the organic fertilizer produced centrally by Sanza and replicated on farms is referred to as compost.

Stipend design

Eligibility and selection are managed at cohort level, with each cohort nominating 3–5 casuals on a rotational basis so more women benefit over time. Selection prioritizes availability, interest and vulnerability, and is documented by the cohort and AAYWA to ensure transparency. The daily rate is €2.50 per workday for tasks such as feedstock collection, pile turning, sieving and loading; payments are aggregated and disbursed monthly. During active production phases casuals typically work 2–3 days per week, so an engaged casual working about eight days a month would earn approximately €20 per month. A small quality bonus pool is paid monthly when batches meet agreed metrics for maturity, moisture and particle size; this bonus reinforces adherence to standards and rewards consistent performance. Sanza Alkebulan will disburse stipends via mobile money or through VSLA cash-out mechanisms after AAYWA verifies attendance and quality records. All casuals will sign short agreements that specify duties, rates, safety measures and grievance channels; protective equipment will be provided, and child labor is strictly prohibited.

Skills and livelihood integration

Stipend roles will be explicitly designed as skills pathways rather than one-off labor. Casuals will receive hands-on training in organic fertilizer production techniques, basic quality testing and simple enterprise practices so they can progress to supervisory roles or start small local compost enterprises. Roles will rotate regularly to broaden participation and to prioritize teen mothers and other vulnerable women where feasible, spreading income and skills across the cohort. Casual earnings will be encouraged to be saved in VSLA accounts; AAYWA will support this by linking stipend disbursement records to VSLA passbooks and by coaching casuals on simple budgeting and saving strategies. Over time the combination of stipend income, skills acquisition and VSLA savings will strengthen household resilience and create local capacity to sustain organic fertilizer production beyond the pilot.

Implementation Plan, Budget, Monitoring and Sustainability

Implementation timeline and management

Duration

The project is expected to run over 36 months, structured to move from setup through full implementation to consolidation and scale. This timeframe will allow for establishing operational systems, demonstrating agronomic and commercial results on model farms, building functional VSLAs, and documenting lessons for replication. Activities are sequenced so that training, organic fertilizer production, and market linkages mature in parallel, ensuring that technical adoption and commercial viability reinforce one another.

Phase 1 Setup Months 1–6

During the first six months the project will establish its operational foundation. Partners will finalize key documentation, memoranda of understanding and formalize roles and responsibilities; a baseline survey will be conducted to capture household nutrition, land access, current farming practices and market opportunities; and a project management unit will be set up to coordinate field operations, finance and monitoring. Sanza Alkeboulan Ltd. Will secure and prepare the model farms, laying out four cohort plots and procuring starter organic fertilizer and seedlings to ensure timely planting. AAYWA will lead the formation of four VSLAs, deposit the agreed €10 seed capital per member into each group, and trains elected officers in basic governance and recordkeeping. Master trainers will be recruited and receive orientation; initial casual workers for organic fertilizer production will be hired and trained; and basic aggregation and storage infrastructure will be installed so that the first harvests can be handled professionally. All these setup actions include clear documentation: cohort agreements, VSLA constitutions, and simple invoicing templates, so that financial flows and responsibilities are transparent from the outset.

Phase 2 Implementation Months 7–24

The middle phase will focus on rolling out technical training, operationalizing the social business mechanics, and initiating commercial sales. Master trainers will deliver the Training of Trainers curriculum and support farmer champions as they begin cascade training on the model plots. Organic fertilizer production will scale up: Sanza Alkebulan will produce bulk organic fertilizer for model plots while champions and cohorts practice on-farm production techniques. Farms will move into regular production cycles; vegetables and intercrops will provide near-term harvests while tree crops establish. Shared storage and aggregation centers will be commissioned and begin operating under VSLA oversight, reducing post-harvest losses and enabling better timing of sales. The invoicing and repayment mechanism will be implemented at point of sale so that input costs are deducted transparently before profit sharing; VSLA accounts and representatives facilitate repayments and, where needed, will provide short-term guarantees. Sanza Alkebulan will begin marketing aggregated produce through Afro Source and other buyers, and simultaneously markets surplus organic fertilizer to third-party farmers to generate revenue that supports working capital and expansion. Throughout this phase the project will intensify monitoring of yields, repayment rates, VSLA performance and compost quality, using the data to refine training and commercial arrangements.

Phase 3 Consolidation Months 25–36

In the final year the project will consolidate gains and prepare for replication. Commercial contracts with buyers will be strengthened and formalized to provide predictable off-take and pricing; revenue streams from produce sales and organic fertilizer sales will be used to scale additional cohorts by leveraging recycled VSLA funds and Sanza Alkebulan's retained earnings. The project will document technical protocols, financial templates and governance lessons in a replication guide and produces case studies that highlight agronomic results, VSLA performance

and the repayment-before-share mechanism. A final independent evaluation will measure impact on yields, household dietary diversity, income, VSLA sustainability and the viability of the social business model; findings will be disseminated to stakeholders, potential funders and local authorities to attract partners for scale-up.

Management Arrangements

AAYWA will be responsible for field coordination, community mobilization, VSLA formation and governance, and gender-sensitive facilitation. AAYWA will lead beneficiary selection, run the VSLA training program, manage childcare arrangements during training, and documents social inclusion outcomes. Sanza Alkeboulan Ltd. Will lease and manage the model farms, operate the centralized organic fertilizer production unit, supply inputs and technical services, aggregate produce and manage market access through Afro Source. Sanza will also handle invoicing, quality control at collection centers, and commercial sales of surplus organic fertilizer. Technical partners: local agronomy and nutrition specialists, will support curriculum design, deliver specialized training modules and provide quality assurance for agronomic practices and nutrition messaging. Oversight will be provided by a steering committee composed of representatives from Sanza Alkebulan, AAYWA, local authorities, technical partners and community leaders; the committee will meet quarterly to review progress, resolve strategic issues and ensure accountability. Day-to-day financial controls include dual signatories for project accounts, transparent VSLA reporting, and monthly reconciliation of sales, input repayments and stipend disbursements. This management architecture balances commercial discipline with community ownership so that technical, financial and social objectives are advanced in an integrated and accountable way.

Project Budget

Category	Year 1 (€)	Year 2 (€)	Total (€)	%
Inputs, organic fertilizer production and model farm costs	24,000	6,000	30,000	30
Training and extension ToT and organic fertilizer	16,000	9,000	25,000	25
Storage and post-harvest solutions	6,500	3,500	10,000	10
Project management and M&E	9,000	6,000	15,000	15
Market facilitation, branding and working capital	9,500	5,500	15,000	15
VSLA seed capital and stipend costs	4,000	1,000	5,000	5
Total	69,000	31,000	100,000	100

Budget notes

VSLA seed capital

The project will allocate a one-off €1,000 injection to establish four VSLAs, delivered as €10 per member for 100 participants. This seed capital will be recorded as each member's opening savings and will be used immediately to cover basic operating needs: passbooks, meeting materials, initial loan capital and small administrative costs. AAYWA will ensure the deposit is entered into member passbooks during the first formal meeting and will train officers to account for the funds transparently. The seed injection will be treated as member savings rather than a grant to leadership, and quarterly VSLA reports will show how the initial capital is mobilized into loans, maintenance reserves and a contingency line for shared assets.

Stipend costs for organic fertilizer production

Year 1 include an estimated €3,360 to cover casual worker stipends and quality bonuses for organic fertilizer production. This line covers daily payments at €2.50 per workday for the cohort-nominated casuals, plus a modest monthly bonus pool tied to agreed quality metrics. Payments will be aggregated monthly and disbursed via mobile money or VSLA cash-out after AAYWA verification. Year 2 anticipates a reduced stipend requirement as production systems stabilize, local supervisors emerge and some labor costs are absorbed by the compost enterprise's commercial revenues. All stipend disbursements will be reconciled monthly and reported in project financials and VSLA records to ensure traceability and to encourage saving of casual earnings into VSLA accounts.

Cost recovery and financial sustainability

The model is designed so that operational costs are progressively offset through two commercial streams: sales of organic fertilizer to third-party farmers and the 50/50 profit-share on produce sold through Sanza's aggregation channels. Input and service invoices will be recovered at point of sale before profit distribution, protecting Sanza Alkebulan's working capital while ensuring farmers receive a clear net share. Revenues from external organic fertilizer sales will be reinvested into compost production, farm leasing and training, reducing reliance on donor funding over time. Project financial monitoring will track repayment rates, VSLA loan performance, compost sales and net margins from produce sales; these indicators will guide decisions on scaling, subsidy tapering and the pace at which stipend or seed capital lines can be transitioned to self-sustaining mechanisms.

Monitoring evaluation learning and sustainability

Monitoring Evaluation Learning approach

The project will implement a layered MEL system that combines routine monitoring with periodic, independent evaluations to ensure accountability and adaptive management. A baseline survey conducted during Phase 1 will establish reference values for crop yields, household incomes, VSLA health, input use, repayment behavior and nutrition indicators such as the Household Dietary Diversity Score. A midline assessment around Month 18 will measure progress against these baselines and identify operational adjustments needed for the consolidation phase. An endline evaluation in Months 34–36 will measure final outcomes and the model's cost-effectiveness and scalability. On an ongoing basis the project will collect monthly operational data: production records from model plots, volumes and values of sales, amounts repaid to Sanza Alkebulan for organic fertilizer and other inputs, storage utilization rates and training attendance. These monthly data will feed a simple dashboard used by the project management unit and the steering committee to spot trends and trigger corrective actions. In addition to internal monitoring, the project will commission independent midterm and final evaluations to provide objective assessments of impact, financial viability and lessons for replication. All MEL activities will disaggregate data by cohort, age group and role (champion, casual worker, VSLA officer) so the project can track equity and target support where it is most needed.

Learning products

Learning is a core deliverable of the pilot and will be packaged for different audiences. The project will produce case studies that document how the social business model functions in practice, the operational steps and quality controls used in organic fertilizer production, and the mechanics and outcomes of the repayment-before-share approach. These case studies will combine quantitative results (yields, repayment rates, revenue shares) with qualitative narratives from farmer champions, VSLA officers and buyers. A practical replication guide will synthesize operational templates: VSLA constitutions, invoicing formats, compost/organic fertilizer quality checklists, and training curricula, so partners can reproduce the model with fidelity. Short policy briefs will translate evidence into recommendations for local authorities and funders, focusing on land access solutions, VSLA support, and incentives for organic fertilizer adoption. Finally, the project will host workshops and learning exchanges, quarterly reflection workshops for participants and annual stakeholder workshops, to share lessons, validate findings with local actors and identify partners for scale-up.

Sustainability pathways

The project will pursue sustainability across financial, institutional and agronomic dimensions. Financial sustainability will be driven by cost recovery mechanisms: input and service invoices will be recovered at point of sale, protecting Sanza Alkebulan's working capital, while the 50/50 profit share on net sales will create a recurring revenue stream that covers farm leasing, training and logistics. In parallel, Sanza Alkebulan's commercial sales of organic fertilizer to third-party farmers will generate additional income that subsidizes training and expansion. Institutional

sustainability will rest on functional VSLAs that mobilize local savings, provide microloans and maintain shared assets; these groups will be seeded with €10 per member to accelerate operational readiness and will be trained to manage maintenance funds and guarantees for input loans. Farmer champions and cascade training will institutionalize technical knowledge so peer learning continues after external facilitation tapers. Agronomic sustainability will be achieved by embedding organic fertilizer skills, promoting crop rotations and legume intercropping, and documenting practices that improve soil health; over time these practices will reduce dependence on purchased inputs and increase resilience to price shocks. The MEL system will monitor key sustainability indicators: repayment rates, VSLA loan portfolio health, compost/organic fertilizer unit cost recovery and buyer contract stability, and the project's exit strategy will be conditional on meeting predefined thresholds that demonstrate financial viability and local ownership.

Risk Analysis and Conclusion

Key risks and mitigations

Access to land for adolescent mothers

Risk level: High. Adolescent mothers and other land-poor participants may lack secure plots to cultivate, which would limit their ability to benefit from training and inputs. The project will mitigate this by using Sanza Alkebulan-leased model farms that provide immediate, documented access to land for cohort activities, and by promoting shared plots and cooperative leases so members can pool resources and labor. AAYWA will lead local advocacy to secure temporary use agreements on underutilized community land, and all arrangements will be documented to protect participants' rights and reduce disputes.

Risk of non-repayment of inputs

Risk level: Moderate. There is a chance that some members will struggle to repay input costs, which could undermine the social business cash flow. To reduce this risk the project will use transparent cost accounting and deducts input invoices at point of sale so repayments are automatic and visible to farmers and VSLA officers. Complementary measures include financial literacy training for members, conservative loan terms from VSLAs, and VSLA-backed guarantees for small input loans to provide a buffer against short-term liquidity gaps.

Low adoption of organic fertilizer

Risk level: Moderate. Farmers may be slow to adopt organic fertilizer practices if benefits are not immediately apparent or if production is perceived as labor-intensive. The project will address this through demonstration plots that visibly compare organic fertilizer regimes, distribution of starter kits for on-farm production, and incentives for early adopters and champions. Quality

bonuses for casual workers producing organic fertilizer and close technical follow-up from master trainers will reinforce standards and accelerate visible yield and soil health improvements.

Market volatility and quality shortfalls

Risk level: Moderate. Price fluctuations and inconsistent product quality could reduce revenues and buyer confidence. Mitigation will focus on progressive contracting with buyers to secure predictable off-take where possible, rigorous quality assurance training at collection centers, and diversification of sales channels across local wholesale and export markets. Sanza Alkebulan's aggregation and Afro Source partnership will prioritize lot consolidation, grading and basic packaging to meet buyer specifications and reduce exposure to single-buyer shocks.

Sustainability of cold storage

Risk level: High. Cold storage assets can be costly to operate and vulnerable to breakdowns, threatening post-harvest handling and revenue flows. The project will mitigate this by operating storage under a user-fee model managed by VSLAs, establishing dedicated maintenance funds, and training local managers in basic business and technical upkeep. Phased investments, contingency reserves and clear operating procedures will reduce the risk of prolonged downtime and protect the value of perishable produce.

Stipend sustainability for organic fertilizer production

Risk level: Moderate. Ongoing stipends for casual workers could strain project finances if not transitioned to self-sustaining funding. To manage this, stipends will be initially funded by the project and structured to be linked to the organic fertilizer enterprise's revenue; as commercial sales grow, Sanza Alkebulan will progressively absorb stipend costs. The design also emphasizes skills transfer, rotation of casual roles and encouragement to save earnings in VSLAs so that stipend benefits build household resilience while the enterprise moves toward cost recovery.

Conclusion

This revised concept positions Project AAYWA as a nutrition-sensitive social business that promotes organic fertilizer as the core soil fertility strategy while specifying compost where technical clarity is required. Funding VSLA seed capital and compensating young women for organic fertilizer production strengthen financial inclusion, ensure reliable supply of quality organic fertilizer and recognize labor contributions. By leasing model farms, Sanza Alkeboulan Ltd. removes land access barriers while creating a sustainable revenue model that funds training, logistics and scale. AAYWA's role in mobilization, inclusion and VSLA governance ensures social impact and local ownership. The approach aims to demonstrate that sustainable, women-led agriculture using

organic fertilizer can be both socially inclusive and economically viable, ready for replication at larger scale.