July 2026

Women in Business (WIN) Program

When Pilots Don't Take Off

Closing a pilot, pivoting to redirect efforts and what WIN learnt

WIN WOMEN IN BUSINESS

TechnoServe Business Solutions to Poverty™

Sweden Sverige

Programme overview

WIN 2.0 is a market systems development programme implemented by TechnoServe and funded by the Embassy of Sweden (Sida) in Mozambique.

The programme works to economically empower women in Mozambique, with a particular focus on women smallholder farmers in rural areas, by addressing systemic constraints that limit their access to financial services, agricultural inputs, and market opportunities.

Working through a market systems development approach, WIN 2.0 supports the private and public sector to design, test, and implement sustainable changes in the way they engage women as customers, suppliers, and business partners.

6,600+
women economically empowered

141,500+
Women reached with new information & services

14
private sector & government partners

Results as of June 2026

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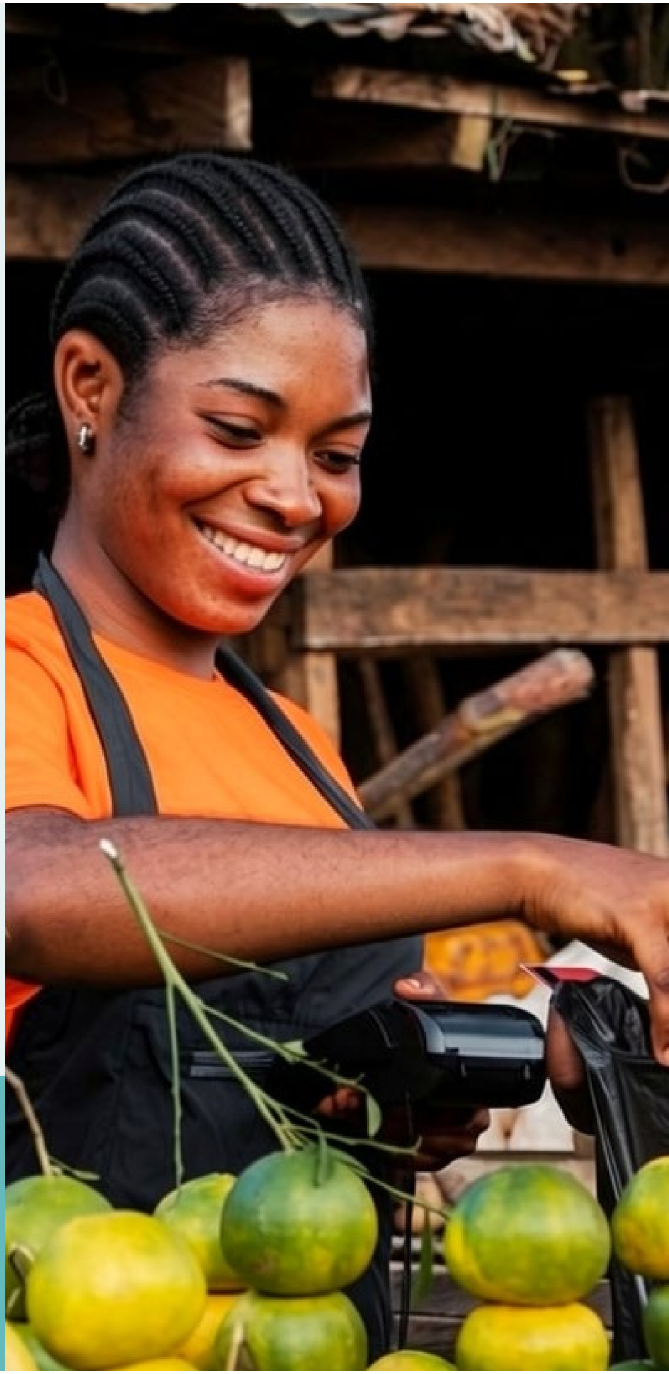

About this learning series

This study is one of a five- part series of learning products and tools designed to help companies to be more gender inclusive.

The series includes:

- **01** Rural Women's Financial Behaviours Study
- **02** Gender Integration Toolkit for businesses
- **03** From Urban to Rural: Expanding Financial Services
- **04** When Pilots Don't Take Off
- **05** Government as Partner blog series.

These products are written for businesses and market facilitators working to reach and serve women more effectively. They are designed to be practical, grounded in evidence, and oriented towards what readers can act on as a result.

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01 The brief at a glance

This brief focuses on the learnings from a 12-month pilot, where four clear barriers were identified to successful implementation and the team eventually pivoted to redirect efforts.

1,079
VSLAs targeted for digitalisation

495
members surveyed at baseline

4
barriers to adoption identified

2
field missions to test for viability

WIN worked to test whether it would be feasible and commercially viable for a financial service provider to digitalise VSLA savings records that could then be used to open opportunities for rural women in these groups to access formal credit. During the implementation of the pilot, four key challenges arose that made the model commercially unfeasible in the target areas. It also surfaced some fundamental issues within the partnership itself. As a result, rather than continuing with the pilot and investing in a model that was not going to work in the current context, WIN closed the partnership and redirected effort toward two alternative routes to the same goal.

The pilot opportunity

- VSLA digitalisation as a bridge to formal finance for rural women

The barriers faced

- Fee resistance, free service delivery by competition, immature VSLA groups, low trust in new market player

The pivot & redirected effort

- Toward first digital agricultural input loan, giving women smallholder farmers micro-loans redeemable for inputs at agro-dealers

This brief answers two key learning questions: how WIN approached pivots through adaptive management, and what this pivot and partnership engagement approach teaches future MSD programmes.

02 The opportunity

In rural Mozambique, Village Savings and Lending Associations (VSLAs) are among the most widely used financial tools for rural women in Mozambique. Generally, most operate mainly on paper with no formal records, no credit history, and no pathway to formal financial services.

VSLAs are core to women's finance in rural areas

- Rural women rely on VSLAs for savings and loans.
- Membership is high but groups are informal, cash-based, and invisible to the formal financial system.

Digitalisation looked like the bridge

- Digitalising VSLA records had the potential to generate a credit history that would enable members to access loans from banks and MFIs

The systemic change rational

- WIN's market systems analysis identified VSLA digitalisation as a high-potential pathway to expand women's financial inclusion in the Nacala corridor

03 What WIN set out to try

Partner	Target groups	Target area	Value proposition
Financial Service Providers specialized in digitalisation, with a proven commercial model in urban areas	Women SHFs & micro entrepreneurs	Nacala Corridor	Supporting digital savings records to enable access to formal credit, plus other services e.g. input access

Planned project activities:

01 Baseline research

→ Conduct survey of VSLA members across five districts (Malema, Ribáuè, Gurué, Cuamba, Mocuba) to understand savings behaviour and digital readiness.

02 Training of field staff

→ Plan to train field officers and animators in inclusive sales, financial literacy, and digital skills. Development of curriculum materials with specialist consultants.

03 Onboarding a co-funder

→ Bring in additional co-funding, requiring a tripartite MoU and aligning budgets across two donors' needs and priorities.

04 Registering and training VSLA groups

→ Registration of groups, transferring savings records onto the platform, and training animators in the field.

04 Early warning signs in implementation of the pilot

Having launched the pilot, a number of challenges were encountered that demonstrated that the intended model was not progressing as planned. Some of these challenges suggest it might have been more effective to have piloted the services in more peri-urban areas before rolling out to rural areas.

Initial warning signs & barriers

1 Fee resistance

Members stopped using the platform within months of registering, despite having agreed the 30 MZN monthly fee beforehand ($0.50)

2 Level of VSLA group maturity

Too few groups had consistent, active savings to support a commercially viable pilot in target districts.

3 Competition offering free service

A FAR, FP* platform with similar functionalities was available at no cost, undermining willingness to pay and understanding of the need to pay

4 Unfamiliarity with provider = low trust

Local associations and authorities had not been engaged to the extent they needed to be to build trust which hampered VSLA member engagement

* Fomento Agrário e Extensão Rural, Fundo Público from the Ministry of Agriculture, Environment and Fisheries

05 The pivot decision & how it was made

PA signed
Sept 2024

Partnership Signed & PRO co-funding onboarded

Baseline
Q4 2024

495 people surveyed across 5 districts

USAID Stop Work Order Q1 2025

PRO co-funding cancelled and WIN tries to offset the impact

Issues reported
Mar 2025

Partner flags no/limited financial returns & fee resistance challenge

Field mission
Mar 2025

One-week joint mission completed & revised plan agreed

Closed
Q4 2025

2nd field trip (August) confirms limited viability & Partnership Agreements (PA) ended

How the decision to close and redirect efforts was made

- WIN did not close the partnership on the first signs of difficulty.
- After the partner reported low uptake in March 2025, the team ran a week-long joint field mission, undertaking interviews and group discussions with VSLA members, animators, local authorities and SDAE (district agriculture services) in Malema and Ribáuè.
- The output of the mission was a revised plan agreed to with the partner.
- Having spent several months testing the revised plan and implementing proposed actions, another trip was conducted in August 2025 which confirmed the revised model was still not demonstrating any viable uptake.
- At this point the WIN team and partner made the decision to close the PA and redirect efforts elsewhere


STAREX
STAREX

06 Where WIN pivoted to

While the partnership was being closed, WIN's broader financial services portfolio was already testing how to expand rural women's access to formal financial services. Closing this partnership enabled the team to redirect efforts to other promising partnerships as well as to explore other partnership opportunities. For instance:

Digital input loans partnership

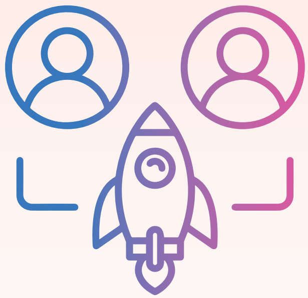
- WIN partnered with a partner to pilot a digital loan product that allowed women smallholder farmers to borrow specifically for agricultural inputs.
- The partnership agreement was signed in March 2025 and the pilot launched in Nampula in October 2025.
- This partnership offers a different mechanism for reaching the same target group as the VSLA digitalization partnership, achieving improved formal credit access for rural women

Digital tools partnership

- Since the VSLA digitization PA closed, WIN has explored a partnership to strengthen digital app use by producer associations and cooperatives to track sales.
- The partnership under review would connect cooperatives to buyers and input suppliers through an app. It would also have the functionality to link sales data to a tailored agricultural loan product.
- This offers an alternative digital pathway to formal finance, built on cooperative sales records rather than VSLA savings records.

Pivoting for the future – TechnoServe

- TechnoServe and the WIN team are exploring how to apply the lessons from this partnership into a next phase of programming in Mozambique under another programme.



07 Key lessons for future programming

Before you partner

01 Map the competitive landscape & assess market readiness

- While due diligence screening assesses the partner, it does not assess whether their model will find customers in a specific geographic area. There is a need to complete a market readiness analysis. This should map if there are competing or alternative products available (e.g. government platform providing a similar service for free) and check factors such as VSLA density, willingness to pay etc.

02 Check whether partner recognition and trust are adequate in target area

- If a partner's previous activities and success depended on trust building and recognition exercises, either by themselves or through another lead entity, check whether additional engagement such as a significant marketing campaign is needed to build trust and legitimacy in new area.

03 Weigh building vs partnering costs and partner flexibility early

- Building a platform from scratch is likely to require significant investment as well as continuous maintenance, but partners are often reluctant to adapt an existing platform to local market needs even where partnering would be cheaper and faster. At the design stage, it is important to test a potential partner's flexibility and willingness to adapt an existing platform, and to weigh the pros and cons of building a new platform versus partnering to adapt one.

Designing the partnership

04 Clarify who owns local stakeholder engagement

- Local leaders, authorities and associations are often the gatekeepers to rural communities and their acceptance of new actors. Agree in PA who is responsible for engaging with these entities (e.g. the partner (ideally), the program or both)

05 Build in realistic timeframes for contracting co-funders or other partners

- Adding a second partner or co-funder to a partnership can add in significant time for governance and contract planning. Where co-funding or multi partners are likely, build that into intervention timeframes.

06 Set up clear commercial viability checkpoints

- At design stage, work with partner to define what 'commercially viable' model / success looks like, as well as timeframe to monitor this. In this case, the clarity this provided meant that the partner themselves could recognise when their assumptions around viability were not working in practice and enabled everyone to pivot as needed.

Testing & scaling in the field

07 Test and validate how roll out will happen in the field from start before scaling

→ Processes tested only through simulation at the first stage might appear feasible but may face significant challenges in reality. For instance, if a member wants a loan approved, but the approvals must go through Maputo, then this does not match VSLA members needs in field. As such, the partner needs to test full process early and ensure that it follows the same pathways as the manual process.

08 Build in time and monitoring to test willingness to pay

→ While VSLA groups indicated they would be prepared to pay a fee for the service provided in surveys, this was not a reliable signal on its own as they were not prepared to pay in practice. Teams should build a way to test actual payment behaviour before relying on it for viability decisions. The team should also be prepared to test other mechanisms to build willingness to pay where communities appear reluctant.

09 Train field teams in person, with senior support

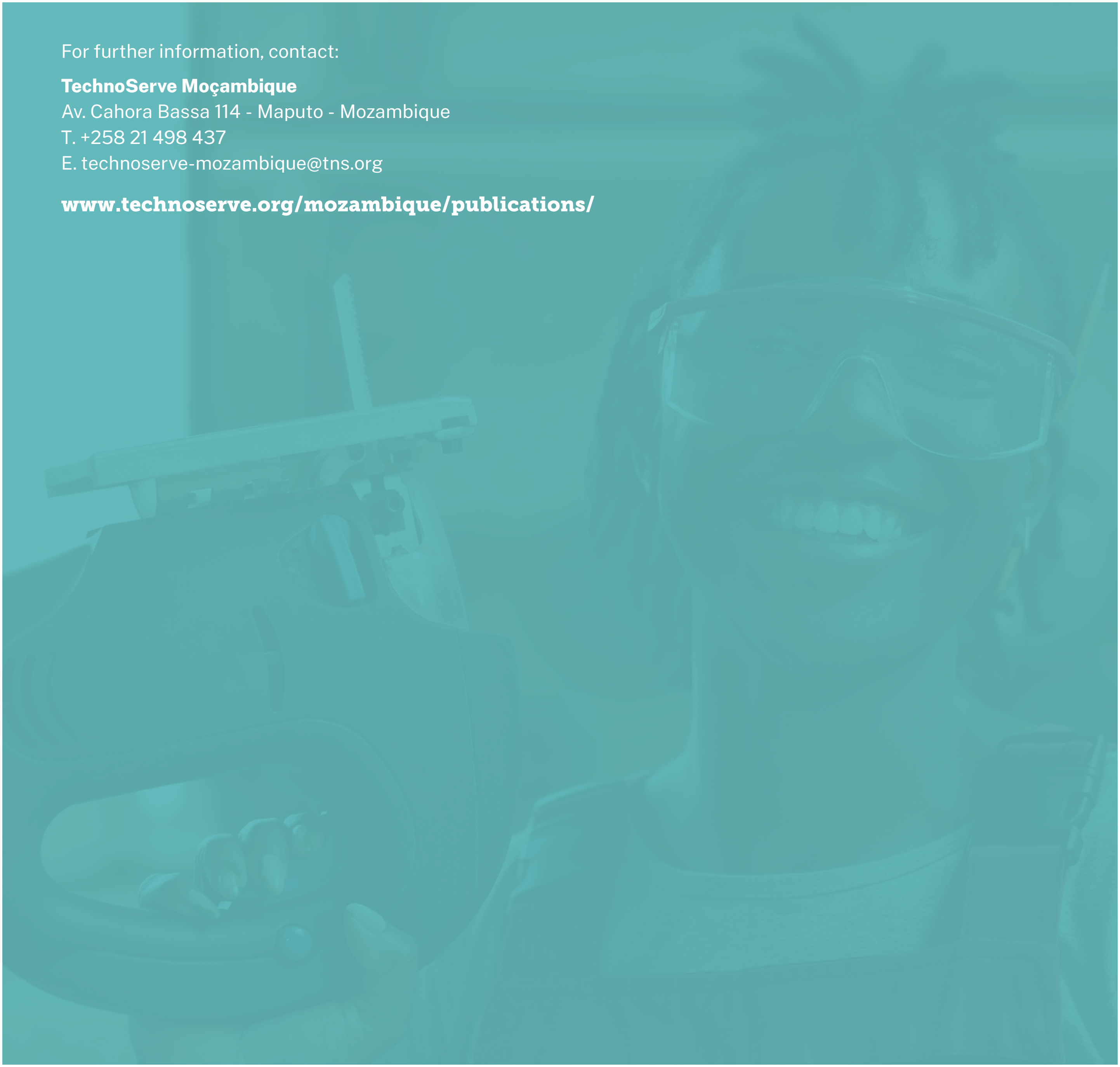
- Field teams relied solely on remote online training without sufficient senior staff time and engagement to embed practices. As a result, field staff struggled to clearly explain what the platform was, what it was for, and its benefits. Ensuring in-person training with ongoing senior support builds a stronger field team able to articulate consistently the same message and sales pitch.

10 Build group repayment incentives into models

- VSLA groups were attractive as a customer target because of their financial education, group accountability for repayments, and existing aggregation but in practice that group accountability was never rewarded. In future, it would be useful to build into credit models incentives for groups (e.g. rewarding groups that achieve a repayment threshold).

11 Preserve existing group governance and visibility & prove additionality before asking groups to fully switch over

- VSLA groups' systems already work fairly well in rural areas and as such the key barriers to digitization are proving the real added value of moving to a digital system (e.g. using transaction data to access credit) and ensuring that the groups governance mechanisms remain the same so as not to upset the existing group dynamics. In the pilot, only the field animator could see full member balances which undermined the existing group governance and visibility. Before digitising, there is a need to map and preserve existing visibility and authority structures. Additionally, while value add is being demonstrated, it is useful to run digital and paper systems in parallel for an initial period (e.g. 6 months), so groups can build trust in the new system before dropping the old one.



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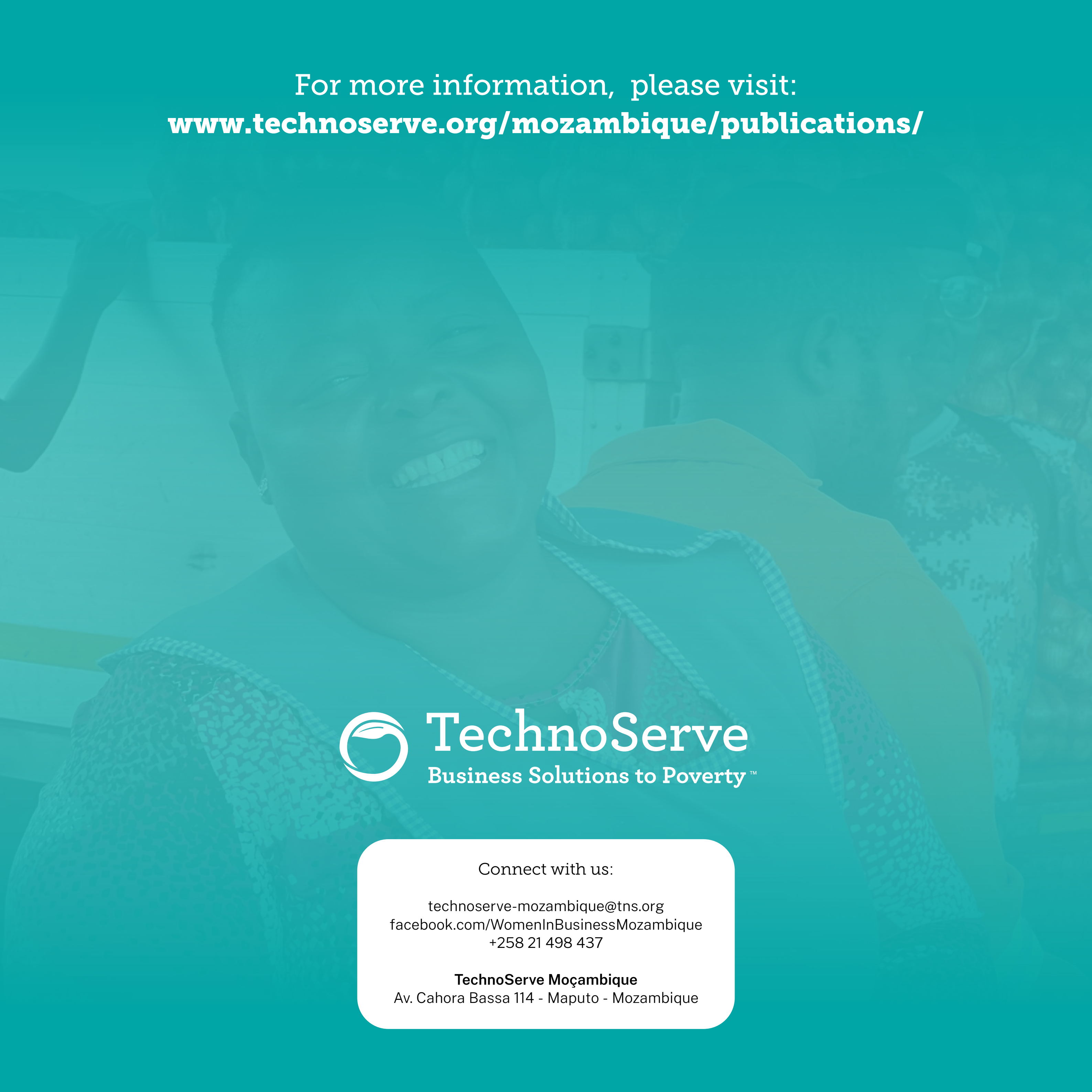

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