

DOMAIN 2: ACCESS TO PRODUCTIVE RESOURCES

This domain is defined as ownership, access to, and decision-making power over productive resources such as land, livestock, agricultural equipment, consumer durables, and credit.

The following indicators are used in the WEAI to measure access to productive resources: 1) ownership of assets; 2) purchase, sale, or transfer of assets; and 3) access to credit.

Interventions that could improve women’s access to productive resources may include:

- Improving women's access to and control over land
- Increasing women’s access to credit
- Implementing “smart subsidies” to jumpstart asset acquisition
- Improving women’s access to resources through market linkages
- Strengthening women’s access to information technologies

Ownership and control over key agricultural resources such as land, livestock, and agricultural tools, as well as financial resources such as credit, are necessary to be able to act on decisions made about agricultural production. Studies suggest there are substantial gaps between men’s and women’s ownership over important agricultural assets (Allendorf 2007; Oladele and Monkhei 2008; Doss, Deere, Oduro, and Suchitra 2012; Peterman, Behrman, and Quisumbing 2010). This section discusses interventions that could increase women’s ownership and control over agricultural resources.

INTERVENTION 2.1: IMPROVING WOMEN’S ACCESS TO AND CONTROL OVER LAND

Ownership and control over land is fundamental to agricultural production. Land security is often correlated with greater adoption of technologies, as ownership of the land allows farmers to feel more secure about investing in land improvement technologies to increase production (Doss and Morris 2001). Land can be used as collateral in order to gain access to credit for technological advancements or for other productive activities, and it often provides greater access to agricultural productivity related

RESOURCES ON WOMEN’S LAND RIGHTS
The Landesa Center for Women’s Land Rights champions women’s secure access to land by providing resources and training that connects policymakers, researchers, and practitioners around the world. They recently released women’s land right guides for three countries: Kenya, Tanzania, and Uganda. They also have a guide on *International Agreements and How to Build a Legal Case for Women’s Land Rights*. See also USAID’s Land Tenure portal, which has a section on gender issues.

groups, such as cooperatives and contract farming schemes. Ownership of land can also improve women's bargaining positions in the household (Doss 2001).⁹

Women's ownership and control over land worldwide is severely limited. Empirical evidence suggests national-level, gender-sensitive land titling interventions and land-use certificates can successfully increase women's land security (Holden, Deininger, and Ghebru 2011; Deininger, Holden, and Zevenbergen 2007; Ali, Deininger, and Goldstein 2014; Menon, Rogers, and Kennedy 2013; Field 2003). However, many agricultural market-systems development projects work at a regional level and often cannot directly influence the national agenda. Nonetheless, projects can raise an awareness of the economic and social advantages of allowing women to have long-term, secure access to land; build the capacity of national-level associations to advocate for women's inclusion; and link women to organizations and programs that support women's land rights, either as sole owners or jointly with other family members.

CASE STUDY: EASTERN PRODUCE KENYA OUTGROWER EMPOWERMENT PROJECT

A tea outgrower project in Kenya encouraged male project members to allocate some of their land to be used and controlled by wives, sisters, or daughters, who provided much of the labor in tea production. The land allocation allowed these women to join a producers' organization and benefit from its social services, productivity training, and extension services.

Source: Chan, "Improving Opportunities for Women," 2010

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- For projects that are not able to influence policy directly, activities could include raising awareness of the importance of land ownership and larger land size for women to farm through formal events and informal networking; encouraging traditional leaders to allocate customary land equitably for women farmers and women's groups; promoting success stories to demonstrate impact on the community; and embedding targeted messages in agricultural capacity-building activities.
- Invite land rights groups to set up booths at trade fairs, demo plots, farmer fairs, or other project events to share information, answer questions, and point people toward available resources. Where relevant, raise awareness on how women can obtain joint ownership and the steps necessary to do so.
- Build the capacity of associations and other civil society organizations to advocate on issues related to access to and control over land, specifically to empower women to be able to lease land and negotiate for use of land. Raise awareness of the importance of intrahousehold decisions on access to and control of land and other resources.

⁹ Ownership of land can improve the bargaining position of women relative to men in the household. This affects outcomes such as how women use their time and what influence they have over agricultural and household resource decisions. For example, using a sex-desegregated household asset survey from Karnataka, India, the authors find that married women in rural Karnataka who own land or a house are more likely to be 1) able to travel alone to the market, a health facility, and other places outside the community; 2) make decisions alone about whether to be employed; and 3) make decisions alone about whether to access the health facility. The results are similar for women's greater share of the value of household's agricultural land and house, controlling for other factors (Swaminathan, Lahoti, Suchitra J.Y., 2012). As a second example, using panel data from the Ethiopian Rural Household Survey, Kumar and Quisumbing (2012) find that greater total land inherited or gifted to female household members increases the perception a married woman has in terms of control over her life.

- If the project has national-level activities and/or an advocacy component, it could conduct gender audits of relevant government/customary policies and procedures and engage with government departments for sensitization and changes at the policy level.

INTERVENTION 2.2: INCREASE WOMEN'S ACCESS TO CREDIT

Research suggests that gender differences in opportunities, access to resources, responsibilities, and roles—all which vary by culture and context—result in differences in how men and women invest and save (Fletschner, Anderson, and Cullen 2010). Female farmers are less likely than men to have the necessary collateral for credit. Additionally, female farmers may be less familiar with credit options and more apprehensive about taking on debt than men. This may impact their willingness to use credit to invest in their livelihoods and may make them less interested in taking out loans, even when credit is available to them. In those cases, women may have a stronger preference for financial products tailored to help them save in a secure environment, insure against risks, or borrow without risking losing their assets (Fletschner and Kenney 2011).

Increasingly, the development sector is looking to technology to increase access to credit. More studies are needed to understand how mobile banking impacts women. There are 110 active mobile banking systems around the world (Mehra, Patel, Shetty, and Golla 2012). However, using these types of interventions may unintentionally exclude women, given that 300 million fewer women than men worldwide own a cell phone (“Connecting Women” 2014).

Certain interventions may be better at ensuring women maintain control over their savings or the money they access through credit. Additionally, keep in mind that interventions that are combined with technical assistance are most likely to be effective (Holvoet 2005).¹⁰

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- Promote and strengthen savings and loans groups, whose members are often predominantly female, with a focus on strengthening the viability of these groups; use them as entry points to connect women to formal financial institutions and market opportunities. Build on the collective models to access and advocate for other services and resources.
- Support financial literacy training through women’s groups to improve money management skills and build confidence in savings organizations and other financial institutions. As women become more

ARE WOMEN MORE RISK AVERSE THAN MEN?

There is mixed understanding about whether women are more risk averse than men. A literature review suggests that women are not inherently more risk averse than men. It is, rather, that gender differences in opportunities, access to resources, differences in responsibilities and roles—all of which vary by culture and context—result in differences in how men and women invest and save. Therefore, rather than assume that women are more risk averse than men in all communities and contexts, implementers need to focus on providing financial services that address women’s and men’s needs based on their specific roles in their communities.

¹⁰ Evidence suggests that it is advantageous to combine training and skill development with credit. Compared to credit that is given without training, credit directed through women’s groups and combined with financial educational training results in longer-lasting and greater decision-making around money management, loan use, and women’s time use in the household.

skilled, introduce more sophisticated training, such as developing annual or seasonal cash-flow calendars based on real life cycles; safekeeping money; savings; planning; budgeting; prioritizing expenditures; etc.

- Proactively connect female producers and women's groups to formal credit opportunities. Do not assume that all women are resource and collateral poor. Set ambitious targets to increase women's access to finance, then seek out individual women and women's groups that have resources, viable business models, and experiences, and connect them to financial institutions, credit providers, and mobile banking opportunities.
- Work with financial institutions and other credit providers to expand their services to be more inclusive of female producers, such as developing or customizing financial products and services aimed at female entrepreneurs and women-led organizations and associations (individual female producers are likely to be looking for loans that are too small to be of interest to larger financial institutions) or sensitization training for financial institution leaders and loan officers to help them understand and respond to the unique needs of female borrowers.
- Work with civil society and local government departments that offer legally valid documents related to identity and status to make this documentation more easily accessible to women. While it may appear to be outside the scope of the typical market-oriented project, if the lack of identity cards is an obstacle for women to access credit, addressing that constraint can have a large impact.
- Analyze women's need for financial services to help them become better advocates for their own needs, rather than passive recipients of financial products someone else has developed. This would include learning where they currently access financing (self-help structures, suppliers, buyers, local lenders, family, group loans with shared guarantees, etc.); what life, family, or business activities they need to finance (often family needs, food, medical, school, weddings, funerals, etc., are the most pressing); and what types of financial products would best suit them, including savings accounts and insurance.
- Explore ICTs to increase women's access to financial products and information on the financial services and market opportunities available to them. This could include carefully designed subsidies for cell phone purchases and helping ICT companies develop different tiered calling plans. Make sure women are able to use the technology and that their level of literacy is such that they can receive and understand messages.
- Introduce asset-based storage financing based on crops (such as a warehouse receipt program) to provide female farmers with the chance to get access to credit.

INTERVENTION 2.3: IMPLEMENT “SMART SUBSIDIES” TO JUMP-START ASSET ACQUISITION

Projects aim to create sustainable linkages between value chain actors using a facilitation approach, but that is not always possible during the initial phases of the project. Smart subsidies—which can be in the form of financial or in-kind support—are a possible solution. Subsidies are considered “smart” in the context of facilitating market systems development if they “reinforce the development of beneficial commercial relationships by mimicking normal transactions and increasing the benefit of the transaction for one or both parties” (Norell and Brand 2012). They can provide poor female farmers access to starter assets that can be used to stimulate agricultural productivity, help women grow their businesses, and allow them to interact competitively with other market actors.

CASE STUDY: SMART SUBSIDIES IN GHANA

The Binaba Women Farmers’ Association, partner of the USAID Feed the Future program in Ghana, is based in a community where men have up to 10 wives, and women cannot count on their husbands to help clear the land. When the members of the group first met with project staff in 2011, they said that late land preparation was their biggest constraint. With 75 members, they needed four donkey ploughs and two carts, but were not able to provide the full 30 percent leverage to get these resources. The project proposed that if they could supply the bullocks, then that could be considered leverage. The women managed to convince the men in the community to donate two pairs and sold stored maize to purchase two more bullocks, enabling them to secure the grant for plows and carts. Now they are able to clear the land in time to plant, and as a result, have seen significant increases in yields. One woman said she used to worry about feeding her family, and now she can do that and pay school fees. Wisely, they are putting aside money for maintenance of the animals and ploughs. Their husbands and children currently take care of the bullocks, but they understand they need to learn how to do it themselves.

Source: Stern, Ghana ADVANCE Gender Impact Assessment, 2013

Asset transfers or grants need to be carefully considered. They should be suitably scaled and have an appropriate level of cost-share. Temporary or one-off interventions may be more acceptable in certain contexts. Finally, they need to distort the market as little as possible.

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- Provide in-kind grants to poor farmers with flexible leverage requirements depending on the farmers’ needs. This could include requiring a smaller contribution, or allowing grant recipients to repay in kind rather than cash. Demonstrate flexibility and creativity in setting up agreements.
- If possible, channel the smart subsidies through financial institutions, buyers, or service providers to lay the groundwork for one-on-one interactions once the female beneficiaries become more viable clients.
- Set goals to target a certain percentage of female farmers.
- Link women to government-led social protection or assistance programs. This might include educating women on the availability of these programs, assisting them with registering, collaborating with the programs to include project beneficiaries, etc.

INTERVENTION 2.4: IMPROVING ACCESS TO RESOURCES THROUGH MARKET LINKAGES

Studies suggest there are substantial gaps between men’s and women’s ownership of important agricultural assets. In addition to land, a gender gap in the ownership of livestock and agricultural equipment exists in many countries. Market system approaches to improving access to agricultural resources include traders that provide cash advances ahead of harvest, agribusinesses operating contract farming or outgrower networks, and input providers that sell on credit. Projects that devise strategies to reach female farmers within these schemes could successfully increase women’s access to important agriculture resources.

CASE STUDY: FACILITATING ACCESS TO IRRIGATION PUMPS THROUGH PRIVATE INPUT DEALERS

KickStart International’s market development project worked through local private sector dealers to sell irrigation pumps to farmers in Kenya and Tanzania. The project has been promoting female farmers’ uptake of pumps since the early 2000s through various outreach strategies, including female extension workers and sales representatives. While these efforts have improved smallholder farmers’ well-being, it has not “led to gender-equitable ownership of pumps.” Women are still only 10 percent of pump buyers in Kenya and Tanzania. These findings demonstrate how the importance of a strategy of multiple interconnected interventions is necessary to achieve changes in women’s control over resources. Nonetheless, the study recognizes that even women’s access to pumps owned by men can influence their bargaining power in the household. The study has recommendations for projects, including the importance of having strategies for addressing women’s financial and information constraints and ensuring the technology meets women’s physical needs.

Source: NJUKI et al., “Do Women Control What They Grow?” 2013

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- Facilitate women’s access to, and control of, inputs, tools, and other agricultural and processing equipment through the development of market linkages (see Intervention 3.1: Connect female farmers to markets) as well as through cooperatives, farmer groups, or other collectives (see Intervention 4.1: Strengthen women’s groups and collectives).

INTERVENTION 2.5: STRENGTHEN ACCESS TO INFORMATION AND COMMUNICATION TECHNOLOGIES

Information and communication technologies (ICTs) provide farmers with information on weather, market prices, diseases, and pest outbreaks. Governments, private buyers, and donors use a variety of ICTs to provide access to advisory services to help farmers improve their farm practices, make informed decisions on what to grow, and find out how to address emergencies on their farms. ICTs offer opportunity for rapid (near real-time) and cost-effective dissemination of agricultural information to remote locations and diverse populations. However, practitioners do not always assess whether these technologies are accessible and whether the programs are useful to women.

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- Determine where female farmers are currently obtaining information and what additional tools would be useful. Radio, television, mobile telephones, and internet are all popular among men and women in urban and rural areas, although their accessibility differs. Paying attention to how men and women gain access to information may provide insight on how ICTs can be utilized to more efficiently deliver agricultural messages.
- Partner with local radio stations to establish women's radio listenership clubs, where people gather at a venue to listen and then discuss the topic after the session. Build stations' capacity to program toward women and promote programming in local languages. Consider providing radios to women's groups and broadcasting for women at suitable times.
- Consider how information technology can be leveraged to overcome some access and control barriers, such as through support for SMS extension messages or call centers for agricultural advice. Consider using voice messaging, radio, and other methods to reach people who cannot read.
- Be sensitive to issues of women's access and control of mobile phones, and recognize that advice delivered through ICT may address some, but not all, extension needs. Recognize that if a household shares a mobile phone, some household members may have less access to it than others.

CASE STUDY: GENDER GAPS IN WOMEN'S AND MEN'S INFORMATION NETWORKS AND USE OF ICTS

While both male and female farmers' information channels are built on social networks, women's networks are often smaller than men's, so they offer fewer opportunities for learning about new productive and commercial opportunities. A case study that looked at the use of ICTs by women in Kenya found that their contacts tend to be closer to home and represent a smaller range of agricultural actors than those with whom men engage. Many women included their husbands in their information networks. However, if the message goes to the man in the household, there is no guarantee that it will be disseminated to other household members. While both men and women had access to mobile phones, radios, and televisions, services that combine personal contact with technology have been found to be the most successful.

Sources: Sebstad and Manfre, "Field Report No. 12," 2011; and Manfre and Nordehn, "Exploring the Promise," 2013