



Training for Rural Development: Agricultural and Enterprise Skills for Women Smallholders

Kathleen Collett & Chris Gale



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About the City & Guilds Centre for Skills Development

Launched in March 2008, the City & Guilds Centre for Skills Development is an independent, not-for-profit research and development organisation. Our agenda is simple: we work to improve the policy and practice of vocational education and training worldwide. The belief that skills are key to achieving economic and social prosperity underpins all of our work.

Our international survey (2008) into attitudes and perceptions around skills development demonstrated that there are a number of key common challenges that need to be addressed globally:

- Quality of provision
- Balancing the demand and supply of skills
- Enhancing the perception of vocational education and training
- Improving employer engagement

Ultimately, our work seeks to make a contribution to each of these areas.

Central to CSD's philosophy is a belief that beneficial change in skills development can only come about through the active engagement of all stakeholders in the system: policy-makers, researchers, funders, employers, learners and practitioners.

For further information, please visit www.skillsdevelopment.org

For further information about the Training for Rural Development research project, please visit www.skillsdevelopment.org/T4RD

Who should read this report?

This report will be of relevance to donor organisations, policy makers, development practitioners and researchers with an interest in sustainable agricultural and rural livelihoods development, and training for rural development.

How to use this report

This report is divided into four main sections:

Section 1 sets out the project rationale and provides an overview of the methodology applied during each phase of the project.

Section 2 investigates the challenges of engaging women smallholders in training opportunities and looks at how training can be designed systematically to meet their needs.

Section 3 considers contextual factors which affect women's ability to apply training and it outlines strategies to ensure these factors are taken into account.

Both **sections 2** and **3** draw together the findings from the literature review, review of practice and lessons from the fieldwork.

Section 4 presents conclusions and recommendations from the report.

To help the reader navigate to the section that is of most interest to them, there is a comprehensive contents page on page 6 and a glossary on page 71.



Foreword



In many developing nations, agriculture still holds the key to reducing poverty and increasing the security of livelihoods. The diverse challenges for the rural poor continue to grow, however. These include potential conflicts over increasing food and water insecurity, and the largely unpredictable long-term effects of climate change, an issue whose very breadth and seriousness may compound existing challenges and create yet more. Small farmers, NGOs and policy-makers in developing countries are all grappling with these challenges at different levels.

In attempting to deal with these issues, the importance of training cannot be underestimated. The skills to improve productivity, increase adaptability to deal with change and crisis, and facilitate the diversification of livelihoods to manage risks are at a premium in rural areas. In many cases, these skills are an issue of survival. Providing these skills effectively is one of the key challenges of rural development, but it has not always been well met, usually because the contextual factors that prevent small farmers from accessing and applying training have not been addressed.

Over half of the world's agricultural producers are women; yet, men still tend to receive more and better training, and women's training is often inappropriate. The research on which this report is based reviews international project evaluations. It goes on to examine in-depth four case studies, two in Ghana and two in India, which shed light on the challenges women face, and it identifies practical ways of overcoming them. The experiences of development projects show that we don't always understand how to address rural women's training needs, and they also highlight the central importance of taking into account the enabling factors which affect how training is used. This report is an attempt to redress the balance – to provide funders (both international and domestic), policy makers and trainers with a clearer understanding of how their resources may be better deployed to achieve the up-skilling that women agricultural producers need so desperately.

A handwritten signature in black ink, appearing to be 'K King'.

Professor Kenneth King
University of Edinburgh

Contents

EXECUTIVE SUMMARY	7	SECTION 3 – APPLYING APPROPRIATE TRAINING SOLUTIONS FOR WOMEN	41
Key Findings	7	3.1 Learning within Groups	43
SECTION 1 – INTRODUCTION	10	Introduction	43
Rationale	11	Findings from the literature review and review of practice	43
Methodology	14	Benefit 1: Mutual learning	43
Literature review	14	Benefit 2: Broader participation	43
Review of practice	14	Benefit 3: Collective voice	44
Fieldwork	14	Support for learning within groups	44
SECTION 2 – APPROPRIATE TRAINING FOR WOMEN SMALLHOLDERS	17	Lessons from the case studies	45
2.1 Enterprise Training	18	Sharing information	45
Introduction	18	Supporting savings and reaching the poor	46
Findings from the literature review and review of practice	18	Pushing for better government services	47
Enterprise skills and innovation	18	Training to support group organisation	48
Enterprise skills and diversification in the rural economy	18	3.2 Participation in Technology Development	50
Benefits of enterprise training	19	Introduction	50
Lessons from the case studies	21	Findings from the literature review and review of practice	50
Agriculture and enterprise	21	Participation and partnership in technology development	50
Entrepreneurial mindsets	21	The gender dimension of technology development	50
Entrepreneurial risk-taking and the role of the group	21	Lessons about implementing participatory approaches	51
Project ownership and collective endeavours	22	Lessons from the case studies	52
Training to support women's enterprises	22	Challenges of creating participation	52
2.2 Barriers to Access	26	Preparation for participation	53
Introduction	26	3.3 Reducing the Risks of Applying New Training	56
Findings from the literature review and review of practice	26	Introduction	56
Literacy	26	Findings from the literature review and review of practice	56
Practical barriers to training	27	Enabling factors for innovation: credit, capital and infrastructure	56
Targeting women's needs and interests directly	27	Access to credit	56
Lessons from the case studies	28	Capital and land ownership	58
Literacy	28	Rural infrastructure	59
Practical barriers to training	30	Lessons from the case studies	60
Targeting women's needs and interests directly	31	Accessing credit	60
2.3 Systematic Approaches to Training for Women	33	Capital and land	62
Introduction	33	Rural infrastructure	62
Findings from the literature review and review of practice	33	SECTION 4 – CONCLUSIONS	64
Women-only projects	33	ACKNOWLEDGMENTS	70
Employment of women extension agents	33	GLOSSARY	71
Gender sensitisation training for extension agents	34	BIBLIOGRAPHY	72
Lessons from past projects about approaches to improving access	34	APPENDIX A	76
Lessons from the case studies	35	APPENDIX B	77
Structures for women to articulate training needs	35		
Women's ownership over the project	36		
Addressing the gender dimensions of training in a community context	36		
Summary of findings	39		



EXECUTIVE SUMMARY

Women now make up the majority of the agricultural sector in developing countries, but recent evidence suggests that not only is their productivity constrained by a lack of appropriate skills training (Danida, 2004), but also that they are particularly vulnerable to a range of changes including economic and environmental changes (e.g. Aguilar, 2009). Equipping women on small farms with the skills to improve production and manage change is therefore an important step towards securing livelihoods and reducing poverty. Understanding the barriers women face in accessing and utilising training is essential to improve the productive situation for women smallholders. This report reviews the literature on the challenges women face, and draws out lessons from a cross-section of international project reviews and an in-depth study of four successful projects. It shows that there is much to be learned from successful projects with regard to:

- The importance of enterprise skills in rural contexts,
- Facilitating access to training and ensuring training meets women's needs,
- The use of self-help groups to support training,
- The development of appropriate technology,
- Methods of mitigating the effects of risk in rural environments.

Key Findings

1. The value of enterprise training for rural women

Integrating agricultural training with enterprise training can help women smallholders to manage and market their farm production more effectively, to take advantage of new agricultural opportunities. Enterprise training can help farmers take – and manage – the risks involved in introducing progressive production technologies. It can also help women diversify their productive activities by branching out into non-farm enterprises, an important mechanism in reducing susceptibility to crisis and developing a more stable year-round income. Successfully integrating enterprise development into the women's lives involved an array of integrated approaches:

- **Group membership** can reduce the perceived risks to individual women of starting up an enterprise, as the required capital and knowledge are shared within the group.
- **Training that helps women to engage successfully with larger markets** is particularly valuable to help women profit from new enterprises.

- **Marketing training cannot be separated** from training to support quality control, capital management and price awareness, as all these factors are required to achieve a fair price.
- **Direct linkages** to markets are needed, and women need to be empowered to interact with middlemen or market intermediaries on fair terms.
- Ensuring that **training in both financial management and marketing is directly relevant** to the women's enterprises helps them make good use of it.

2. Access to training

Women face significant barriers in accessing training, including low literacy levels, domestic obligations and training that is targeted primarily at men. Addressing these challenges to improve women smallholders' access to advanced and more relevant training is an important step in increasing agricultural productivity. These barriers can be overcome using a variety of approaches:

- **Initial capacity building training** is important to assist women in identifying their own challenges, initiating change and understanding of how training could impact on their lives and activities. The presence of a person in the village whom the women trust and can discuss their needs with ensures that a project can gain the information required to understand the needs and day to day pressures of the women.
- **Training must fit with women's existing skill levels.** Groups need to be able to realise benefits from training before they are willing to invest in 'capacity building', like literacy training. Practical literacy training is, however, valuable. It builds confidence, and reduces the perception among illiterate women that they are excluded from the training process.
- Providing women with **the opportunity to select a combination of training programmes** can enable them to accumulate a portfolio of skills that is targeted at their personal interests and meets the needs of both the immediate future and the longer term.
- The evidence suggests that **women need to see short-term improvements** to ensure that they understand the value of training, for projects to survive in the long-term.

3. Systematic approaches to training for women

There is growing awareness that designing appropriate projects requires systematic efforts to engage with women and assess their circumstances. Whether projects use women only projects (i.e. focused solely on women), female extension agents, or a programme of gender sensitisation to improve the responsiveness of training to women's needs, the approach should provide channels for women to articulate their needs, and should work with the community to improve women's positions.

- Projects need to be able to **identify the needs of women smallholders and translate them** into an effective training programme. Project staff/extension officers need to be equipped to collect accurate information about women's productive practices, constraints and preferences.
- **Decentralised structures** which allow women to articulate their needs are required, in contrast to the centralised, top-down planning approach of many projects. This contributes to increasing buy-in from the women and groups, key to ensuring the effectiveness of programmes.
- Systematically removing or lowering barriers to women's participation in development initiatives requires a shift in their position in their communities, and therefore it requires **communities to work together**. Careful involvement of men in women's projects can create a supportive attitude towards changes in the productive work of women. Gaining the commitment of the entire village is important for the sustainability of projects, and helps to gain the respect and understanding of male members of the community. Engaging with high-level community members adds legitimacy to the goals of the project during early engagement. Projects play an important role as an intermediary, helping communities to deal with change.

4. Learning within groups

Groups play a key role in the delivery of effective training: they provide a structure that enables smallholders to share training information, collectively press for better training, save, and support each other in applying new techniques and technologies. For women, groups are particularly important in facilitating access to training.

- Delivering training through **groups can increase the number of women who are able to benefit** from training. Projects that train in peer learning techniques improve women's ability to share information, enhancing the take-up of information and the sustainability of training.
- Targeting groups can increase women's ability to access appropriate extension by **improving their ability to influence the services** that reach them. Strong group organisation at the grassroots level helps ensure that women's needs are considered in planning processes at all levels.
- Performance with respect to **targeting the poor may be better in bottom-up group-based credit and savings programmes** than in credit programmes for individuals. Poor women, being risk-averse, are more likely to join in training once they saw it working effectively for others.
- **Training specifically designed to support group organisation is necessary** to strengthen groups. New organisations need specific group management training and sustained support to survive in the long term.

5. Participation in technology development

Increasing technology usage is important in enhancing agricultural yields, reducing the amount of time that women spend on tasks and thus freeing up time for other productive activities. Women do however, have different technology needs to those of men and training needs to take into account these different needs and production preferences.

- **Participation in technology development can positively affect the adoption and economic impact of technology** by improving its relevance and appropriateness to the potential beneficiaries, and thereby enlarging the pool of potential adopters. The earlier in project development that participation is incorporated, the greater the changes to the project, and the more likely it is that technology will be useful to the project beneficiaries.
- Supporting participation in terms of technology development requires the establishment of formal structures for farmers to feed into the process. Providing **some level of ownership for the women** in identifying new technology and feeding into the development process, ultimately results in greater take-up of technology.
- Where women already have financial and business management skills, access to and experience in working with credit, and sound cooperative relationships, they are able to choose and use training and new technologies effectively. **Groups, saving, management and enterprise skills are therefore necessary complements to participation in technology development.**



6. Reducing the risks of applying training

Lack of credit and capital, insecure land tenure and inadequate rural infrastructure make the application of new agricultural and enterprise strategies risky for women smallholders. Training organisations can play an important role in mitigating these risks by facilitating access to credit, helping women manage capital, working towards more secure land tenure, and helping women lobby local government for the provision of better infrastructure.

- Lack of access to credit is often more severe for women as they lack collateral. **A group approach ensures that there is a collective responsibility** for loans and reduces the individual risks. Projects can play a valuable role in facilitating credit access for groups. It is important, however, that the initiative and responsibility for ensuring repayment remains with the group, as this is a key factor in ensuring the sustainability of credit access beyond the lifetime of a project. Projects can help groups to become more credit worthy by supporting proper group formation, and providing bookkeeping and literacy support.
- Helping women to access physical capital such as machinery is not sufficient to ensure effective take-up and sustainable use. **Initiatives must take into account long-term questions**, such as whether smallholders are able to repair the machinery, if they are to improve sustainability.
- Lack of land ownership is a well-known constraint to women's empowerment globally, and has a direct impact on women's ability to utilise skills learned through training. Projects can help women to apply training by **mediating on their behalf with community authorities and local government** for more secure land tenure.



SECTION 1

Introduction





1 INTRODUCTION

Agriculture has long been, and continues to be, the mainstay of rural economies in sub-Saharan Africa, Asia and throughout the developing world. Small subsistence farms dominate agricultural employment in many of these countries, many of which are in less-favoured agricultural areas and are facing increasingly challenging market and environmental conditions.

Women now make up the majority of the agricultural sector in developing countries, but recent evidence suggests that not only is their productivity constrained by a lack of appropriate skills training (Danida, 2004), but also that they are particularly vulnerable to environmental changes (Aguilar, 2009). In the face of changing and increasingly erratic agricultural conditions, there is a huge premium on women's ability to respond innovatively and to be adaptable, in order to ensure food security and the productivity of the agricultural sector in developing countries. The right kind of training is highly important in supporting women to adopt forward-looking, responsive attitudes and actions.

It was because of this that the City & Guilds Centre for Skills Development (CSD), as an independent not-for-profit research and development organisation which aims to foster skills development for economic and social prosperity, undertook a study in order to understand the kinds of training that enable rural women to respond successfully to the challenges that they face, and examine how such training might be implemented. The research aimed to highlight successful responses to the barriers that rural women face in accessing and applying training, and draw out lessons for policymakers and practitioners involved in the design and delivery of training for rural development.

The research was undertaken by CSD between January and August 2009. It followed three distinct phases, each building on the preceding phase: a literature review, a review of practice and fieldwork. The literature review highlighted common challenges women face internationally in accessing and applying appropriate training for rural livelihoods. Based on the findings, the team conducted a review of practice which analysed a cross-section of international projects that delivered training for rural women, and looked at the strategies they used to address these challenges.¹ Finally, to improve understanding of how training interacts with the various other factors in play, four case studies were undertaken across two developing countries where smallholder agriculture plays an important role in rural economies: India and Ghana. These projects have been

successful in engaging women in relevant and effective training, and the aim was to verify the effectiveness of the strategies identified in the previous phase, and learn lessons about how to put them into practice.

This report presents the findings of all three phases. Its primary aim is to show how training can reduce women's vulnerability to risks to their livelihoods. It shows how, at a macro level, training can contribute to reducing their susceptibility to the climatic and economic changes of the external environment. However, reducing vulnerability at this level entails addressing the vulnerability of women smallholders in a range of inter-related micro contexts, including the home, the local political system, the local financial market, and the local commodity markets. The main part of this report therefore considers how training interacts with these contexts and how training can support women in dealing with these contexts.

Overall, it shows how effective training can:

- Support increased resilience to crises by encouraging women to build up financial safety nets through savings schemes and financial management; by facilitating social support structures that activate community resources to provide mutual support and insurance; and by teaching strategies to diversify livelihoods and reduce women's reliance on a single productive activity.
- Reduce vulnerability in the market by improving women's knowledge and confidence in negotiating terms for their produce and services, and helping them strategise to improve these terms.
- Improve long-term security by helping women demand that government policy and processes address their needs, especially in terms of enabling rural infrastructure.

Rationale

The literature review provided a clear rationale for why CSD should conduct research into the topic of training for women smallholders. This learning is set out in this section.

Agriculture constitutes a large proportion of gross domestic product (GDP) in many developing countries, and it is the primary source of income and subsistence for many of the poorest and most vulnerable individuals and households (World Bank, 2007b). In sub-Saharan Africa (excluding South Africa) 60-80% of the population are employed in agriculture, producing 30-40% of GDP (Staatz & Dembele, 2008; World

¹ The literature review and review of practice are available as separate reports.

Bank, 2007a). Agriculture contributes 22-28% of GDP in South Asia and employs around 60% of the labour force. Similarly, 40-50% of the population in South East Asia and in the Pacific and East Asia, and an estimated 20% in Latin America and the Caribbean, are employed in agriculture (ILO, 2007).²

Given that many of these regions are predicted to remain predominantly rural until at least 2020 (World Bank, 2007b), improvements in agricultural productivity are critically important in creating rural growth and reducing poverty. The strongest example of this is in East Asia and the Pacific, where the agricultural improvements of the 'Green Revolution' succeeded in nearly halving rural poverty rates between 1993 and 2002 (ibid:28). Increased income in the agricultural sector has also been shown to increase overall levels of economic activity in other areas. Estimates of agriculture's multiplier effect on local non-farm economies have been put at between 1.3 and 1.9 (ibid:7; Irz, Lin, Thirtle, & Wiggins, 2001, cited in Davis & Rylance, 2005:6).

People engaged in smallholder agriculture are an important focus for development assistance, because they comprise a large percentage of those involved in agriculture.

In most African and Asian countries, over 75% of farms are smallholdings, and smallholder activities provide employment for 1.3 billion people worldwide (Wiggins, 2008:2; World Bank, 2007b:3). Several recent reports on poverty and food security have highlighted the importance of raising smallholders' productivity and ensuring that development assistance



reaches them. The Food and Agriculture Organization (FAO) *Report on Food Security*, for example, states that:

[U]nless local agriculture is developed and/or other income earning opportunities open up, the food security determined by limited production potential will persist... (FAO, 2003)

According to the *World Development Report*:

[I]mproving the productivity, profitability, and sustainability of smallholder farming is the main pathway out of poverty in using agriculture for development. (World Bank, 2007b:10)

Improving smallholder productivity is challenging, however. Conditions in agricultural markets have changed dramatically in recent decades, and smallholder farmers in even the most isolated areas have been affected by changes in international agricultural market structures. For example, free trade and increasingly global market structures provide unprecedented opportunities for producers in developing countries to supply larger, more distant markets.³

Many smallholders are unable to make use of these opportunities for several reasons, including a lack of capital for machinery and the inability to meet strict volume and quality standards set by larger international buyers (Vettas, 2006). The primary effect of increased commercialisation of agriculture has therefore been increased pressure on land use, as commercial farmers expand, and a reduction in the share of the market available to smallholders, making traditional semi-subsistence farming practices increasingly unviable.

Smallholders not only require the technical skills to improve their productivity, but they also need to be equipped with the skills to negotiate rapidly changing agricultural markets, and adapt their productive activities in response to the new niches that it creates.

Many of the changes described above have had a large impact on women smallholders in particular. While the involvement of rural women in domestic and commercial agricultural work and decision-making varies significantly across countries and regions, global trends indicate that there are now more women than men working in agriculture overall (World Bank & IBRD, 2009). A review of the literature on women's participation in agriculture in 18 Spanish-speaking South American countries argued that high rural poverty levels and increasingly difficult agricultural conditions have driven rural households to diversify their income sources, partly through increased male migration to cities and male employment in off-farm pursuits. This has led to:

Smallholdings, or small-scale farms, can be defined in terms of either size or limited resources, taking into account country and regional contexts (Hazell, Poulton, Wiggins & Dorward, 2006). Several commentators refer to smallholdings as measuring two hectares or less.⁴ On this definition, it is estimated that there are nearly 500 million smallholdings in the developing world.

² Figures are based on the International Labour Organization (ILO) Global Employment Trends Model preliminary 2006 estimates. Statistics provided indicate general trends, and some elements such as the inclusion of the self-employed or family members in estimates will vary across regions, limiting comparability.

³ The opportunities provided by supplying to larger, more international markets are not without risks, however, even for those who are able to engage with them. These risks include increased vulnerability to exchange rate and trade fluctuations and the danger that large suppliers will drive down prices once they are the primary buyers of local produce (i.e. the risks of monopsony). (See for example Barrientos & Barrientos, 2002:3-4.)

⁴ What constitutes a smallholder is highly dependent on the productivity of the land; this broad definition therefore cannot be completely representative and is simply derived from the most common usage in the literature.

... an increase in the number of agricultural tasks in which women participate (including traditionally defined male-only activities), an increase in the total labour time that they dedicate to field work, and their greater participation in agricultural decision-making. (Deere, 2005:40)

There is evidence that traditional agricultural patterns in sub-Saharan Africa are breaking down for similar reasons, and that women are involved in a wider range of agricultural tasks (Lastarria-Cornhiel, 2006; Mtshali, 2002; Njuki, Kihyo, O'kingati & Place, 2004). Equally, a report by the Danish International Development Agency (Danida) estimated that 70% of all agricultural activities in India were carried out by women. Although estimates varied between states, depending on factors such as farming systems and cultural features, the important contribution of women can not be disputed (Danida, 2004:19).

In sum, women smallholders are facing increasingly difficult agricultural conditions, undertaking an increasingly varied set of agricultural activities, and shouldering more decision-making responsibility than previously. Accordingly, women in agriculture – and particularly women smallholders – have a particular need for support.

Training in new sets of skills which can be applied to farming and other rural production is an important source of support for rural livelihoods. Research shows that both men and women farmers can benefit from training in agricultural techniques, as well as business management and marketing skills (World Bank & IBRD, 2009, Danida, 2004). There is significant evidence that failure to address the agricultural needs of women, including their training needs, has constrained agricultural growth. World Bank country studies have shown that neglecting women's agriculture results in missed potential:

- *Tanzania:* Reducing women's time burdens could increase cash incomes for smallholder coffee and banana growers by 10%.
- *Zambia:* If women enjoyed the same overall degree of capital investment in agricultural inputs, including land, as their men counterparts, output in Zambia could increase by up to 15%.

- *Kenya:* Giving women farmers the same inputs and education as men could increase yields by more than 20%. (World Bank & IBRD, 2009:3)

Despite the potential of investment in women's agriculture in general, and agricultural training for women in particular, there has often been a lack of attention to the needs of rural communities in this regard. Agricultural education and training in general in sub-Saharan Africa, for example, has persistently failed to meet the needs of farmers because:

... the range of skills needed by part-time farmers, subsistence producers and above all by rural women, are often ignored or are poorly addressed. (Wallace, Mantzou & Taylor, 1996:17)

This failure has stemmed from a system that historically has been fragmented, with limited relationships between providers and the market, and a top-down approach (McGrath, 2005, World Bank, 2007b). The World Development Report (2008) has called for a more demand-led system, and for training in rural areas to move beyond delivering technical agricultural skills towards helping farmers mobilise, engage with markets, and manage both farm and non-farm businesses (World Bank, 2007b).

These factors are even more relevant for the development of women smallholders. Only training that accurately addresses the needs of women smallholders, and takes into account both their different productive activities and their needs in accessing and applying training, offers serious prospects for raising women's productivity and improving their livelihoods. Designing this kind of training is a complex challenge, and it requires detailed local knowledge. A proper understanding of the challenges women face is important for evaluating what kind of training makes a difference to women smallholders and for designing programmes that effectively target women smallholders.

Agricultural extension can be broadly defined as the development of agricultural knowledge and skills among farmers, aimed at increasing their productivity and realising other desirable changes, such as the formation of cooperative marketing arrangements. Extension's multiple goals include: transferring knowledge from global, national and local researchers to farmers; helping farmers clarify their own goals and assess opportunities; educating them about decision-making processes; and promoting desirable agricultural development (van den Ban & Hawkins, 1996).

Extension can take a variety of forms, and both its content and its methods vary quite widely. For example, extension efforts have piloted a variety of programmes, including training in the use of integrated pest management, the take-up of improved seed varieties and tilling methods, and the integration of agriculture and conservation.

Methods range from 'Training & Visit' approaches, involving demonstrations for selected farmers, who then share their learning with others (widely employed in extension programmes in the 1990s); to participatory training, where farmers are involved in defining the problems and developing the training, for example in farmer field schools, which have been most widely used in East Asia (Anderson & Feder, 2004:49-52).

Isolating the impact of training is challenging, as extension's effect on productivity depends heavily on the broader environment and interacts with other factors such as prior education levels, the availability of capital to fund changes in production methods and rural infrastructure.⁵ The majority of extension impact studies nevertheless show a statistically significant correlation between extension and yield, controlling for factors such as labour, water and fertiliser (Evenson, 2002). The case for extension has been broadly accepted and, in Agriculture for Development, the World Bank indicated extension is firmly back on the development agenda (World Bank, 2008:173-175).

⁵See Feder, Willett & van Zijp (1999:8) and Anderson et al. (2005:6) for more detailed descriptions of the challenges involved in directly attributing improvements in agricultural yield to training.

While the constraints on women's access to training are increasingly well documented, the relative effectiveness of strategies for overcoming these constraints is not. In particular, there is little research available on how training interacts with the contextual factors required to put it into practice. The Department for International Development's (DfID) recent overview of education and living outcomes in developing countries, for example, documented the need for detailed studies that examine the paths between forms of training and productive activities (Palmer, Wedgwood & Hayman, 2007).

The contribution of training will, of course, vary according to the circumstances, but research that traces how specific types of training affect women – and how their training interacts with other factors known to affect the take-up of innovative farming methods among women – is an important step in bridging the gap between training inputs and outcomes. Our research sought to fill this gap by analysing projects that have succeeded in engaging women in relevant and effective training. Each chapter considers a particular dimension of training, from its accessibility and its relevance to viable livelihoods strategies, to the social, technological and financial factors required for its application. After a brief review of the particular challenges women face, the chapters consider how these challenges can be overcome through an international review of practice and detailed case studies based on fieldwork. Our aim has been to improve understanding of how the training interacted with various other factors, and to draw out lessons about how training for women smallholders can better meet their needs.

Methodology

Literature review

The research began with a review of the literature around the challenges women smallholders face in accessing and applying appropriate training. The findings from this review formed the framework for the next two stages. They are also published as a separate document.

Review of practice

The review of practice analysed a range of evaluations of donor-funded projects undertaken across the developing world in the past two decades. The review was conducted to gain an understanding and assess the effectiveness of strategies for aligning the development of rural technologies and training more closely with the needs of women in agriculture. 52 documents were analysed in total. They were selected through a targeted search that focused on projects conducted by donor agencies. 30 documents looked at agriculture, including technical, market and participatory aspects. Of these, 16 focused on women. 21 documents looked at enterprise development, of which 17 focused on women. One document had a dual focus on enterprise development and agriculture.

The documents included evaluations and reports on specific agriculture and enterprise development projects (22), meta-reviews and synthesis reports of multiple projects (20), where the outcomes and lessons from multiple projects are discussed, and academic articles reflecting on these

experiences (12). They looked at the outcomes of projects from organisations including the following: Danida, FAO, IFAD, ILO, UNDP, USAID, SDC, and the World Bank. (For a full list of organisations and the countries in which the projects were implemented, see appendix A.)

The selection of the documents was based on a set of structured questions drawn from the literature review. The evaluated projects were analysed to see how they addressed the key issues highlighted in the review. This process created an overview matrix, which identified a wide range of strategies employed in projects delivering agricultural and enterprise training for women. The articles were then ranked according to the depth at which they addressed key issues, their relevance to the key issues, the methodology employed in their evaluations, and the extent to which lessons learned were drawn out. The 21 projects that scored the highest were then analysed in greater depth, and these were the focus of the review of practice. A list of these documents is available in appendix B.

The review looked at common challenges associated with agricultural and enterprise training for women smallholders, and drew out methods of addressing them that have proved successful in different contexts and on different continents.

Fieldwork

In conducting the literature and practice reviews, the research team had built up a clear understanding of the issues facing female rural smallholders in developing countries and of some of the key successful strategies in agricultural extension and training projects. They also identified the crucial gap in research – the need to understand in greater depth the factors which allowed these strategies to be effectively implemented. The focus of the research became to understand the factors which enabled successful projects to overcome common challenges faced in implementing good training practices, in order to ascertain whether any of these factors, and the lessons from them, could be shared with other projects in other parts of the world.

For the fieldwork part of this study, four organisations were selected as case studies because they face many of the challenges articulated in the Rationale (page 11). Despite this, and as the following quotes illustrate, these organisations have been able to make a significant difference to the livelihoods of the women who participated:

*[T]he training was very relevant to our daily lives. The machinery and palm oil processing techniques saved us valuable time. Training in soap production has enabled us to sell the soap and earn some extra money. **Individual from Bobikuma, MoFA***

*If my son was to leave tomorrow now I could survive but before I could not. **Individual from Ganeshpura, SEWA***

To provide insight into how local factors such as the prevailing socio-economic model, the political context and the geographical landscape influenced the successful implementation of training practices, the research was conducted in two hubs. In sub-Saharan Africa, field research was carried out with two organisations in different regions of Ghana. In the sub-continent of India, we visited one organisation located in the northern state of Gujarat and another in the southern state of Kerala.

These organisations were selected independently of the review of practice, although their selection was informed by the findings of both the literature review and the review of practice. They were selected on the basis of whether they targeted women directly, combined agricultural and enterprise training, addressed the factors which condition the uptake of training (including access to credit, land and technology), and whether they were able to provide evaluation data on the successes and learning points from their agricultural extension work with women. Scoping visits by the research team were undertaken to verify the practicality of working with the organisations.

As the objective of the research was to understand the challenges that projects faced in applying some of the strategies identified in the review of practice, and highlight ways in which they could be overcome, the research focused on organisations which had achieved some level of success in dealing with common challenges. The organisations nevertheless still faced significant obstacles, and faced different contextual constraints. The report that follows therefore seeks to draw lessons from both their significant achievements and their ongoing problems without implying that they provide a 'model' in themselves.

All of the interventions considered, including those that were not selected for the fieldwork stage of this research, had addressed the issue of technical agricultural development, and had considerable success in enhancing agricultural productivity and, often, income. The interventions selected, however, had taken a multi-dimensional approach to both agricultural and enterprise development. They attempted to establish the structures and training needed to advance both, alongside wider developmental needs. Each also had capital ownership at its heart, facilitating loan access and management, as well as attempting to address cultural and social barriers in the villages.

This is not to say that the interventions selected had conquered every issue for the women. Technology take-up is still extremely low in Kerala, for example, and literacy still represents a barrier to development in Gujarat. Some of the interventions not analysed in this phase, on the other hand, had achieved high levels of success in these areas. However, each intervention chosen had initiated and sustained integrated approaches to agriculture and enterprise, as well as integrating training with existing community structures, and each provided insights into meeting women's training needs that other projects could learn from. This section briefly outlines the projects in their regional contexts.

Four interventions in total were chosen for study – two from Ghana and two from India.

1. Ministry of Food and Agriculture (MoFA), Central Region, Ghana

MoFA is charged with implementing national agricultural extension policies and responding to regional agricultural priorities. Smallholders are a priority group for the Ministry, given the large number of smallholders in the region, and it is involved in a variety of initiatives to support them. It provides technical agricultural training through a network of extension agents and the empowerment of women is an explicit goal.

CSD visited three villages assisted by MoFA Central Region during the field work: Ekon (a fishing village on the outskirts of

Cape Coast), Krofu and Bobikuma (both agricultural villages in the rural interior of the Central Region).

2. Africa 2000 Network (A2N), Greater Accra, Ghana

Only 9% of the Greater Accra region's population is engaged in agriculture. Despite the employment opportunities offered by the capital, however, the majority of people are self-employed, and significantly more women than men are engaged in individual production or enterprise. A2N was originally set up by the United Nations to address environmental issues at community level, bringing agricultural issues to the fore. It begins any project by working with community members to identify their assets and using this exploration to develop ideas about how assets can be boosted and the 'leakage' of any assets minimised. The process is driven from the bottom up, using group sessions (divided by gender to ensure women can participate) and pictorial mapping (as most community members are illiterate).

Two villages were visited for the field work: Onyansana, a village on the outskirts of Accra, and Mamfe, a village in the more fertile interior of the Greater Accra Region.



3. The Self-Employed Women's Association (SEWA), Gujarat, India

Gujarat is an arid and semi-arid state in the northwest of India and has been frequently hit by climatic crises. The primary challenges in Gujarat are to enhance literacy rates, especially among rural women, and to reduce the risks to the rural poor resulting from crises (particularly climatic crises). SEWA is a registered trade union with a remit to 'organise women workers for full employment'. Through its integrated approach to employment and self-reliance, workers can obtain work, income, food and social security. The organisation now has 966,139 members across nine states in India, with the majority (519,309) living in Gujarat. It currently runs nine campaigns (home-based workers, vendors, clean Ahmedabad, water, forest workers, health workers, childcare, informal economy and agriculture).

Like all the interventions studied, SEWA has taken a self-help group (SHG) approach to women's empowerment.

Interviews and group discussions were held with groups from the villages of Ganeshpura, Vasna Mota and Visavdi.

4. Kudumbashree, Kerala, India

As a consumer state, reliant on importing most produce from neighbouring states, Kerala's agricultural sector is dominated by smallholders, with little commercial farming. Smallholder development is therefore at the forefront of the state government's development strategies, as is reducing gender disparity. It is because of this focus that Kudumbashree was established. Meaning 'family prosperity', Kudumbashree was set up by the Kerala State Poverty Eradication Mission (SPEM) in 1998 and now has five million members, covering more than half of the households in Kerala. Agriculture is just one focus for the Kudumbashree mission: their holistic approach attempts to address all aspects of the poverty cycle. Kudumbashree relies heavily on their village and district structure to identify and understand the women's needs.

The field research was carried out with groups from the villages of Thirupuram, Perumkadavila, Kallior and Manikal.

Qualitative data was collected from the four case study organisations by the UK research team, working with local research partners recruited from local universities and research agencies. These were experts in agricultural extension, based in the focus region, and able to communicate with the women in their local dialect.

The research was conducted using questionnaires based on the literature and practice reviews. They aimed to gauge the perceptions of the:

- **project managers** who delivered agricultural extension projects for women, to understand what they perceived to be the drivers and barriers in delivery;
- **training providers** who delivered the training to women and work with the project managers, to understand what shaped the design and delivery of their training programmes;
- **rural self-help groups** organised by the women who were recipients of donor and NGO activities, to understand their experiences of the training programmes;
- **individual women** who participated in the self-help groups and agricultural extension, to understand their personal journeys as recipients of the training.

The qualitative data was then analysed by the research team to find commonalities and differences in each project's approach. Section 2 investigates the challenges of engaging women smallholders in training opportunities, and looks at how training can be designed to systematically meet their needs. Section 3 considers contextual factors which affect women's ability to apply training and they outline strategies to ensure these factors are taken into account. Section 4 presents conclusions and recommendations from the research.

SECTION 2

Appropriate training for women smallholders





2.1 ENTERPRISE TRAINING

Introduction

The first section outlined the important role that agricultural training can play in helping women smallholders to respond to the challenges they face.

Designing extension content that meets the needs of smallholders, and women smallholders in particular, involves more than ensuring that technical extension programmes are appropriate for the farmers that use them, however. Smallholders also need enterprise support in order to use technical training profitably in rapidly changing markets, and to match their production to emerging opportunities. This chapter discusses:

- The importance of enterprise training in creating broader opportunities for income generation for women smallholders.
- The role groups can play in acquiring and managing finances for enterprises.
- The key role for practical and localised marketing and business skills in enhancing women's ability to operate within the market and gain fair prices.

Findings from the literature review and review of practice

Agricultural and non-farm work are linked in various ways, in communities and in individual households. Extension activities need to take this linkage into account. This section explores how enterprise skills complement technical agricultural skills.

Enterprise skills and innovation

There is a growing awareness among agricultural extension researchers and policy makers that scientific, business and community interests must be addressed in an integrated way to promote the successful introduction of technical changes into agricultural communities. Smallholders need enterprise skills in order to calculate and manage the risks of changing their patterns and methods of production, and, in particular, to take advantage of new or growing markets.

A recent analysis of rural development programmes by GTZ, DfID, the FAO and other partners showed this:

A successful entrepreneur will have the technical and managerial competence to orient his/her demand for inputs and raw materials, the production process itself, and his/her product or service portfolio towards the realities of the market. (GTZ, 2003:51)

They also suggested that management and enterprise support for both farm and non-farm rural enterprises should be a cornerstone of rural development initiatives.

In so far as enterprise training provides management support and commercial awareness, it affords small farmers a better understanding of their opportunities and how they might be managed (Davis Ekboir, Mekasha, Ochieng, Spielman, & Zerfu, 2007). Chipeta, Christoplos & Katz (2008) supported this, noting that a lack of commercial and market awareness was a major barrier to achieving market success among rural producers, and emphasising that extension or advisory services targeted at rural smallholders should therefore include marketing and business advice and understanding of agricultural value chains, in addition to technical knowledge.

Furthermore, enterprise training can help smallholders to introduce progressive production techniques. Davis *et al.* (2007) suggested that **training focused on enterprise skills, such as market analysis, distribution and business management, would support small-scale farmers in identifying the technologies that would benefit them most, and would help them to participate in agricultural innovation.**

Enterprise skills and diversification in the rural economy

The argument for providing enterprise training as part of a rural extension package goes beyond the need to equip smallholder farmers with the business skills to benefit from an increasingly commercialised agricultural environment. Enterprise training also supports rural economies more broadly, which has a positive knock-on effect for farmers. Increasing the viability and profitability of smallholders requires the establishment of a

strong supporting economy, and for this, business skills and enterprise training are critical (see Davis & Rylance, 2005).⁶ Chipeta *et al.* (2008), for example, argued that actors all along the agricultural value chain (including suppliers, processors and so forth) were essential in both providing access to markets for small producers and creating other rural employment opportunities.

Not only is non-farm activity important in supporting smallholders' participation in markets, and thereby supporting rural development as a whole, but it is also an important source of income for the smallholders themselves. Palmer (2007:62) argued that the divide between farm and non-farm employment was largely artificial in sub-Saharan Africa and noted:

Many of those working in sub-Saharan Africa, particularly in rural areas, can be said to not simply have one occupational or income generating activity, rather their employment portfolio is complex, and likely to be made up of two, three or more income-generating activities pursued simultaneously, the composition of which changes at different times of the year. Many activities are highly opportunistic, involving quick responses to market demand and supply. (Quoting Bryceson, 2002:732)

This is particularly true for women, who, as we have seen, often divide their time between multiple occupations including both agricultural and non-farm income activities, typically micro-enterprises (Davis & Rylance, 2005).

The reality of occupational pluralism has important implications for extension policy. Rivera & Qamar (2003) described a variety of paths out of poverty for rural households. The agricultural path, with a combination of adequate natural capital, increasingly advanced and usable technologies, and improved integration into markets, allows poor producers to make a viable living through focusing on agriculture. The multiple-activity path, where non-agricultural activities provide more reliable, year-round income for smallholders and agricultural production provides nutritional security, allows smallholders to accumulate more capital and take more risks. The multiple-activity path was, in fact, found to be the dominant route out of poverty among rural households in Latin America (De Janvry & Sadoulet, 2001). Similarly, in Malawi, smallholders' ability to specialise in cash crops or micro-enterprise was constrained by their need to produce food crops for food security (Orr & Orr, 2002).

Despite the dominance of mixed livelihood strategies in many areas, agricultural extension activities have traditionally focused almost exclusively on the agricultural path. However, households that engage in both agriculture and micro-enterprise need different types of technology from those that are specialised in agriculture (*ibid*).

Extension activities that address the specific needs of multiple-occupation rural households, by supporting both the agricultural and entrepreneurial dimensions of their livelihood strategy, are therefore required. For example, in the context of Rwanda and Tanzania:

The promotion of skills for ... more modernised, productive farming goes hand-in-hand with a call for

immediate training in skills to decrease dependence on agriculture, in the form of craft, artisan and entrepreneurial skills. (Tikly, Lowe, Crossley, Dachi, Garrett & Mukabaranga, 2003:95)

Benefits of enterprise training

The projects in the review of practice show that training can play an important role in helping prospective entrepreneurs become successful.

For women, training in enterprise skills was particularly valuable as they expanded into new areas. Stevenson & St-Onge (2005) found that entrepreneurship training was important in allowing producers in growth industries (including agriculture) to access more of the value chain associated with their product. Women demanded a range of enterprise skills including bookkeeping, entrepreneurship and business management skills. When women's businesses started to grow:

[T]hey expressed a need for training in financial management, marketing and access to markets, financial services, diversification and new markets, business and project plan preparation, preparation for approaches to a financial institution, and negotiation skills. (2005:38)

In small-scale enterprise training projects delivered to women, they found that training was associated with a number of improvements in existing business practices. Women who received training increased the volume of sales, expanded into new regional and international markets, showed quality and branding improvement, generated more jobs, paid more taxes, and were generally more profitable (*ibid*).

Kantor's (2001) review of good practices in entrepreneurship projects identified that providing business skills to the rural poor allows them to improve the quality of their goods and gain higher prices in the market. This helps them move out of the low quality, low price sector where it is difficult for small enterprises to compete. Understanding the market, acquiring certified seeds and getting fair prices allowed smallholders to make significant gains in their productivity and income.



⁶ Farm and non-farm economies are also linked through the labour market, so that the creation of viable alternative sources of income reduces agricultural labour supply, and drives up wages (Wiggins and Deshingkar, 2007).

The sections below outline what the projects in the review of practice showed about how enterprise training can help women increase their incomes and gain greater control over their businesses and finances through:

- Improving their confidence and recognition in a business context
- Enabling them to collect and respond to market information
- Integrating them into business networks.

Confidence and recognition

The projects in the review of practice showed that gains from enterprise training not only helped women increase their incomes, but also improved their control over and their confidence in their productive activities.

The EMPOWER project, for example, noted benefits of the project's income generation component:

- It enabled the women to purchase the inputs to start their own business and gave them recognition as productive contributors to the household and community economy.
- Women were able to reinvest part of their earnings in productive assets so that they increased their control over resources.
- The resulting economic empowerment gave them recognition as equal partners in farming activities and enabled them to start participating in community decision-making. (Women in Development, 2003).

Leach *et al.* (2000) followed women who undertook enterprise training in India, Ethiopia, Peru and Sudan, and documented its effects on their income-generation activities, social position and relationships. Despite the differences in the groups' circumstances, the study provided useful insights into the interplay of training, social factors, and productive ability. The primary benefits for the women in this study were self-esteem and confidence, and reduced susceptibility to crisis. They also found that group training offered women the chance to reflect on and re-evaluate their productive activities, encouraging them to think entrepreneurially.

Market information

Several projects aimed to improve women's links with markets for their products, and many identified that the absence of these linkages was a key constraint to the development of the project (Women in Development, 2003; IFAD, 2007a). Improving women's ability to acquire and use market information is an important part of establishing good linkages. Hoxha, Hajrullai, Muusman and Nielsen (2006), for example, identified the need to involve actors at all levels of the value chain to ensure that they understood what local producers can contribute. The interaction also enabled local producers to adapt their production to the needs of the market. The market information had a major impact on production techniques, and farmers started to diversify their production to meet the needs of the market rather than staying with their traditional crops.

Marcucci (2001) identified that market information is an important element of market expansion. Women entrepreneurs, and especially home-based entrepreneurs, face a particular challenge in accessing information regarding the market and prices. Women who are not in direct contact

with the market must rely on middlemen for information, leaving them open to exploitation. As seen in the discussion of credit (section 3.3), this is a major issue when attempting to enhance rural incomes, as the poor continually have to pay above market rates because they buy at the wrong time and consistently produce to supply to the market, rather than meeting market demand.

The role that marketing can play in the development of rural enterprises cannot be overstated, especially in marginalised areas, where physical access may be difficult. The EMPOWER project review (Women in Development, 2003), noted that when farmers lacked access to markets, they were forced either to sell to traders at very low prices, or to sell in nearby markets with limited demand. The lack of market access and inability to secure fair and consistent prices can perpetuate the ongoing cycle of poverty and high risk for the marginalised, who are unable to plan and save because of highly volatile markets. Best, Westby & Ospina (2006) identified a variety of factors that can strengthen farmers' links with markets:

- A clear demand for the product is a precondition for success.
- Facilitators are important in building networks to foster contacts and trust among the actors across the value chain.
- Long-term, sustainable relationships can be promoted by a 'chain champion', often someone from the private sector who is motivated to see the process succeed.
- Traders and processors are vital links in the chain, and it is as important to give them support and help them organise as it is to support farmers.
- Access to both capital and non-financial support is essential for the growth of agro-enterprise.
- Innovation is key to ensuring agro-enterprises can adapt to changing market conditions and remain competitive.

Training and formal networks

It is now widely accepted that women's difficulties in accessing networks and enterprise support have contributed to a lack of self-employment opportunities.

Although these difficulties can often be attributed to cultural factors, there is evidence that when projects have established networks with an overt women's focus, they have been beneficial (see Leach *et al.*, 2000).

The ILO Start Your Own Business (SYB) project in Vietnam demonstrated that interaction on enterprise training courses with other women in the same situation and with the same goals could help women develop initial networks, as the majority of participants remained in touch with others, and some started informal clubs or business networks (Barwa, 2003).

A number of projects noted the importance of formalising links between the women and business development institutions. Kantor (2001) showed that the support of formal business networks could prevent women losing income to other market players because of their stronger market position.

Chaturvedi & Gray (2001) also noted that developing strong links and effective partnerships with relevant institutions was important for supporting women's entrepreneurship. Likewise:

There were requests for the SYB project to provide support to formalize [informal networking] into business associations in order to further improve business development ... formalizing such associations would allow women entrepreneurs to continue to strengthen their business and social networks'. (Barwa, 2003:29)

Enterprise training in context

The reviewed projects show that enterprise training has significant benefits for rural women. However, the challenge of ensuring that technical training is both relevant and applicable to women is as true for enterprise training as it is for agricultural training. In one project, for example, enterprise training rarely led to self-employment because:

- Training was undertaken with little knowledge of economic opportunities in the region.
- No management training accompanied the skills training.
- Trainees had no capital with which to start up their own businesses (Marcucci, 2001).

Additionally, as with agriculture, adequate rural infrastructure, public services and markets are important, along with supportive policies and institutional frameworks. Social and business networks are also important factors in determining the potential for entrepreneurial success in a specific area (Davis & Rylance, 2005). Many of the studies that looked at enterprise creation emphasised that these factors are at least as important as, if not more important than, training (see, for example, Grierson, 1996; Bennell et al., 1999; Davis & Rylance, 2005).

The section that follows looks at what can be learned from the four case study organisations about how enterprise training can be used to support technical agricultural training in four different contexts.

Lessons from the case studies

Agriculture and enterprise

The four case studies provided strong support for the importance of both agriculture and enterprise skills training. In common with many rural smallholders, one of the main challenges for the women interviewed was the seasonal nature of agriculture, and the fact that it is inherently risky. Poor rainfall and disease has an impact every year in many of the villages we visited. By engaging in small enterprise development, the women were able to enhance their income levels, ensure that income was available throughout the year and undertake production that often could be done within the home or in their spare time. A MoFA group emphasised the value of enterprise activities for smoothing income:

*[Before the project we produced] maize, cassava and plantain. [Now] the group produces palm oil, palm kernel oil, and palm oil soap. This provides income through [the] lean season, prevents waste, provides useful products [like soap] for us to use. **Group in Bobikuma, MoFA***

Likewise, a Kudumbashree group found that the large gains available from enterprise activities were compatible with agriculture and domestic tasks, and not seasonally dependent.

A SEWA project manager estimated that diversifying their income-generating activities dramatically reduced smallholders' income risks:

*[Gujarat has] 60% rain-fed agriculture, which is very risky. Through mixed farming [the risk] is reduced by 40%. We have asked [the women] to go for agro-horticulture and also animal husbandry to support this and linked this to cooperative dairies run by women. **Project Manager, SEWA***

Among the groups interviewed, the women's role prior to engaging with the projects was generally as producer. Marketing and sales of produce were left to the men, primarily because of social and cultural expectations of women. Achieving diversified income sources required changing this mindset among both the women and their husbands as an important first step, as well as acquiring the skills needed to run both agricultural and non-agricultural businesses successfully.

Entrepreneurial mindsets

The first challenge for most of the projects was to encourage women to think entrepreneurially, analysing their situation and identifying income-generating activities they might be able to take on successfully.

Trainers continually noted that instilling an 'entrepreneurial' mindset was a precondition for successful take-up of new enterprises:

*MoFA has found that most women farmers do not perceive farming as a business. MoFA wants them to see farming as a business, because they are not able to evaluate activities or assess profits. This is now a major focus for MoFA. **Manager, MoFA***

In order to change their attitudes and approach to production, the projects, echoing the literature review, found that women needed a variety of factors to be in place. They needed help to assess accurately the financial viability of enterprises. They needed guidance on analysing and targeting potential markets. They needed access to business networks that would enable them to expand their businesses outside of their immediate environment. Finally, they needed support to take measured risks on new projects if they were to grow significantly.

Entrepreneurial risk-taking and the role of the group

Developing the capacity of women and groups to take small, measured risks was both a major focus and a key challenge for each of the projects. While effecting this kind of change takes time, each project played an important role as a catalyst for this change.

A2N held community meetings outlining ideas for enterprise development, and offering training to complement any enterprises chosen. Kudumbashree also held introductory meetings where group members discussed possible income generation activities.

Once the projects had acted as catalyst, however, they found that groups organised around entrepreneurial endeavours were able to support women in taking the necessary risks. Group membership reduced the perceived risks to individual

women of starting up an enterprise, in that the capital and knowledge required were shared within the group:

The group solidarity model is very useful for social mobilisation, especially for economic activities. Groups reduce the perceived risk of engaging in a new venture. Initially, the group gives encouragement and confidence to begin something. Real risk reduction is slower [happening as the group builds up assets]. **Manager, A2N**

Project ownership and collective endeavours

The projects found that groups that formed around shared production interests worked best, especially where they were driven by the women themselves, who then sought training and support from the project as they needed it. Kudumbashree, for example, employed an 'activity group' approach to enhance the take-up and effectiveness of small enterprise development for the women. The groups consisted of four or five women with a shared interest in a particular type of enterprise. Through the chairperson and village-level awareness building, the women were able to identify what types of enterprises they wanted to start up. Kudumbashree could also put them in touch with other women interested in the same enterprise (if they had not come to Kudumbashree with a ready-made group), but the onus was on the women themselves to initiate the interaction. This ensured that the women were focused on the business and would commit to the training, invest and attempt to develop the enterprise. Training was thus demand led, far more effective and better attended.⁷ The project considered this the foundation of their success: the women involved were there because they initiated the interaction.

SEWA's activity groups were not developed to the same extent, and the majority of groups were working to supply the market under a common brand, 'Rudi'. However, the women's success in the collective marketing programme clearly improved take-up of the programme, as women in the village felt they were falling behind those who were involved in Rudi. This, in turn, meant that SEWA had created a culture



of enterprise, with the women consistently looking for ways to improve their product or start up a new venture:

[I] have started to utilise the remains of production for fodder. We are also able to sell this now ... The idea [was], if landlords in the village are able to look after the cattle then why can't we? I had never done cattle rearing before and [was] happy to take the risk ... one cattle at a time. Also whatever produce [we make] is being bought by the government for baby mix etc and so we are taking advantage of government schemes. **Group in Vasna Mota, SEWA**

Creating an environment that supports learning and innovation was a key factor in the success and reach of the project.

Training to support women's enterprises

The experience of the four case study organisations strongly supported the literature review's finding that, in order for nascent businesses to be sustained over time and to grow, the women needed training in business skills. Each of the case study projects found that women encountered problems with financial management, marketing and packaging, and price setting, and that training could be beneficial in these areas.

Training in financial management

To run their businesses successfully, the women needed to be able to control and plan their finances. To do this, they needed to be able to price their goods, work out their profit margins, and understand when they were making a profit. The ability to price inputs (including the cost of labour), establish market prices, and understand the difference between income and profits, was important. Each of the case studies found it important to deliver training designed to enable women, individually or in groups, to improve the financial management of their production:

[Training helps women to] distinguish between personal money and business finances – individuals can take loans from business. They learn to make sure their debtors are not too many, to find reliable sources of credit, to manage their stock flows, and simple booking to manage their cash flows. – **Trainer, MoFA Cape Coast**

Equipping the women to manage their enterprise finances better was challenging, however. The case study organisations found that it was difficult for those with low levels of literacy to keep adequate records and use them to analyse prices and profitability.⁸ A group structure could compensate for this by linking more literate individuals with production groups.

Another challenge was that the smallholders receiving training found it difficult to separate business finances from personal finances, usually because of the tight constraints on their finances. The group structure was also able to help women in this regard:

Record keeping and managing finances are the major challenge. We are organising training to manage business as a group. Groups are better than individuals, because the women are accountable to each other. Literacy and

⁷ Some women in the groups were still solely engaged in agricultural activity, however, and Kudumbashree did not compel the women to get involved in an enterprise.

⁸ This is further discussed in section 2.2.

*low education levels are the major issues in terms of learning these skills. The women find it difficult to manage money – they forget what comes from where. Other financial pressures also make financial management difficult. Women are sometimes unable to separate home finances from business. **Trainer, MoFA Cape Coast***

The groups acted as a commitment mechanism, which helped the women to build up savings and ultimately access capital:

*[The project] has generated a savings habit and I have access to credit. I can now buy small seeds and speak with other women. **Individual from Visavdi, SEWA***

Finally, many smallholders in the projects found it difficult to apply the concepts of pricing and record keeping to their own businesses. Financial training that was directly applicable to their specific production activity helped the women apply the principles to their practice. Delivering the training in local languages and providing time for application was important:

*Training is also conducted based on specific commodities, so that trainees can apply the business lessons directly to their produce. The content of the training now includes material designed to cause a shift in the attitude towards their productive work. They are trained in record keeping, they are taught how to cost their enterprises, including costs of own and family labour. They are also taught to construct business plans and planning for the year. **Manager, MoFA Cape Coast***

In other words, delivering financial training that is broken down by production activity helps the women apply the principles to their practices.

Training in marketing, packaging and pricing

In addition to financial management, smallholders also require marketing training. This was frequently noted in the interviews as one of the women's most important concerns, well ahead of technical skills. Improving production techniques, although important, was not sufficient to create significant changes in their circumstances. Achieving more efficient production and increasing yields did not address one of the most serious problems for small producers, and especially women smallholders: their lack of market power.

In this respect, the experiences of the women in the four case study projects echoed the finding of the literature and project reviews: **problems with accessing markets forced women to sell their goods on disadvantageous terms, and prevented women reaping the full benefits of their work.**

In Ghana, the most common problem was that women producing basic agricultural commodities had to sell their produce on the markets when supply was abundant and prices were low, because they had no means of storing or preserving their produce until prices improved. Not only were they vulnerable to seasonal fluctuations, but they were unable to check the daily prices on the markets before they took their goods to sell. They were forced to sell produce at whatever price was offered, or even abandon it at the market due to the cost of transporting it home. The women were also unable to secure binding contracts with buyers to purchase their produce at an agreed price, because they had no means of enforcing such contracts and the risk of default was too great to make them viable.

In India, the women interviewed experienced similar problems with perishable products and limited access to markets. One group in Kerala reported that:

*Marketing is the big problem. Within the seasonal changes it is very difficult to sell the produce and so [we] may lose on prices or may lose on produce going bad – one member has lost 50% of their produce recently – a huge issue. **Group in Thirupuram, Kudumbashree***

For the majority of women interviewed in India, selling at a market was also a relatively new experience, as they had traditionally relied on their husbands to sell produce. Throughout the interviews, issues with traders taking advantage of the women or cheating them out of their money were consistently highlighted. As a result of these problems, regardless of their production efficiency, women in all four areas remained very vulnerable to both fluctuations in prices and the actions of middlemen.

In each of the four projects, women found market-related training particularly valuable. Training to help the women analyse their markets and understand where they could make bigger and more reliable profits was an important first step. However, what emerged from the analysis of the market training was that **a combination of different types of training was needed to effectively support women's attempts to make the market work for them.**

Firstly, market analysis needed to be complemented by technical training and support to help reduce the women's vulnerability to seasonal variations and losses due to over-supply on the market. Training included processing to extend the life of products (for example, smoking fish, processing fruit and vegetables, and powdering milk), and techniques to produce when the markets were undersupplied (dry season farming with water pumps, introducing crops with shorter growing seasons). Additionally, the projects emphasised the importance of training in quality management and packaging techniques that both increased the lifespan of products and made them more attractive to buyers. Providing storage facilities so that women could hold produce back until the price increased was also an important way to reduce their vulnerability to market fluctuations.

Secondly, market analysis, processing, quality control and packaging needed to be accompanied by training in pricing and selling. The projects demonstrated that up-to-date price information helped the women avoid having to sell at below market prices. In Ghana, the women were given mobile phones, which they used to check market prices with a reliable contact. In Gujarat, price lists were provided in the villages. Current market prices for all rural commodities were put up at the SEWA-related community centre in each village cluster, and every Saturday the women's leaders received an SMS message with these prices. This generated a change: the women began to adapt what they cultivated to reflect which prices were going up.

Thirdly, the training needed to be complemented by strategies to help women build up the capital needed to acquire storage space, machinery for processing, and materials in efficient quantities, without binding themselves into a disadvantageous relationship with a middleman. These strategies, and the role that groups can play in them, are discussed in detail in the section on risk reduction in section 3.3.

Finally, SEWA's experience showed the importance of confidence building in ensuring that women get fair prices:

*Traders working us down and also fixing the weighing scales [were the main issues when we used to sell], now we are able to know how much [is] produced as well so we can check with the trader. **Group in Visavdi, SEWA***

The project managers emphasised that the better understanding and links with the market were key to the success of the programme:

*Traditionally when the farmer bought seeds they would take [them] on credit and then would sell at a rate whatever they would take but since [they] formed the group they don't have to go to traders and are able to understand and sell at market rate. Now [they are] also able to bargain and now traders are calling SEWA to say why are you ruining my business? **Manager, SEWA***

As with technical training, **there is also a need to make marketing training directly relevant to the village and adapt it to the women's day-to-day lives.** One Kudumbashree group highlighted that their sales training was not at all relevant to them: they were being taught how to sell in a sales outlet, but they did not have outlets to sell their produce. Being able to produce but not sell was:

*... the main issue in our group [we do not have] enough marketing skills and [we] do not have any facility to sell our products. **Group in Manikal, Kudumbashree***

It is clear, then, that even some generic skills must be adapted to local circumstances to ensure relevance. On the other hand, when the training is relevant, the benefits multiply:

*We get marketing training in which we were taught how to sell goods directly to the houses and these sorts of things which have been very good for us as it was relevant for our products (primarily milk). It also built relationships for us and helped with confidence as we were speaking with different people all the time. It is helpful because of the relationships and the confidence. **Group in Thirupuram, Kudumbashree***

In sum, training that helped women to engage successfully with larger markets was particularly valuable to help women profit from new enterprises. The evidence suggests that marketing training cannot be separated from training to

support quality control, capital management and price awareness, as all these factors are required to achieve a fair price. Direct linkages to markets are needed, and rather than rejecting doing business with middlemen or market intermediaries, women need to be empowered to interact with them on fair terms. Ensuring that training in both finances and marketing is directly relevant to the women's enterprises ensures that they are able to make good use of it.

The inter-relationship between market awareness, training, capital for processing and storage, and price signals is very clear in this quote from a fish processing group working with the MoFA project:

Because of learning about value chains, the group is able to understand where the market is. We now communicate with potential buyers before they take our goods to go and sell them. This prevents the situation where we have to sell our goods at a very low price, or even abandon them, because there are no buyers, and transport back is expensive. We are also now able to find out what the price on the market is, and sell when the price is right. This is possible because we have storage, so our fish won't spoil.

The training on techniques improved the quality of the fish. The support for group formation allowed the group to access financial support, which allowed us to obtain premises for hygienic processing and storage. Marketing training allowed us to run the processing as a business and try to ensure a market was in place before we took the produce to sell it.

*We now have a network of contacts in the market that know us and know that our fish is good quality. We phone them before we leave Ekon to check that the prices are right, and that the market is not closed. (This) has worked well to ensure that we conserve (the) effort of taking produce to market. (The project) has suggested working more closely with market contacts. This has worked well. **Group in Ekon, MoFA***

KEY POINTS

Integrating enterprise training with agricultural extension

- Smallholders need enterprise skills in order to calculate and manage the risks of changing their patterns and methods of production, and, in particular, to take advantage of new or growing markets.
- Women often divide their time between multiple occupations including both agricultural and non-farm income activities, typically micro-enterprises. Enterprise training can support this, providing an alternative income.
- Enterprise training can help women increase their incomes and gain greater control over their businesses and finances by improving their confidence and recognition in a business context, enabling them to collect and respond to market information, and integrating them into business networks.

Delivering enterprise training

- Literacy is a major challenge to women's efforts to improve their financial management. Groups help because they can usually find at least one literate person to keep records.
- Separating business finances from personal finances is very important, but also very difficult for women on the margins. Groups act as a commitment mechanism for this.
- Delivering financial training that is broken down by production activity helps the women apply the principles to their practices.
- Marketing training cannot be separated from training to support quality control, capital management and price awareness.
- Direct linkages to markets can be very valuable, and women need to be empowered to use middlemen or market intermediaries on fair terms.
- Both financial and marketing training need to be directly relevant to their enterprises for women smallholders to be useful.





2.2 BARRIERS TO ACCESS

Introduction

We have seen that agricultural and enterprise training for women is vital to improve smallholder productivity and support rural livelihoods, and also that, despite this fact, women smallholders continue to receive less training than men. Women farmers received only around 5% of extension services in sub-Saharan Africa in 1995, despite producing the majority of agricultural output (Udry, Hoddinott, Alderman & Haddad, 1995). Fewer women than men are in contact with agricultural extension agents, and even fewer are the extension agents' contact point, responsible for passing information on to other farmers (Saito, 1994).

Many 'Training and Visit' extension programmes in the 1990s delivered extension messages almost exclusively to men, on the assumption that men were both the primary farmers and the primary decision-makers regarding agricultural practices. In Asia and the Pacific, only 15% of extension workers are women. The same percentage has been estimated for Latin America. As in sub-Saharan Africa, this may be due to the assumption that those in need of extension services are men (Kahan, 2007). As the previous section demonstrated, this assumption is outdated. Improving women smallholders' access to advanced and relevant agricultural technologies is an important step in increasing overall agricultural productivity.

The barriers which constrain women's access to training are often both culturally deep-seated and multi-faceted, stemming from beliefs about women's position in their communities and families, their past educational opportunities, and their physical location, among many other things. This makes improving access a challenge. This chapter looks at three key challenges to improving women's access to training:

- Addressing low levels of literacy which prevent women from realising the full benefits of training;
- Taking women's domestic duties into account in organising training;
- Ensuring that women are aware of the benefits that they could receive from attending training.

Findings from the literature review and review of practice

Literacy

About 60% here are now literate. When we first started we were so shy to say that we were going back to school as it was for children and so had to hide our slates in our saris!
Group in Visavdi, SEWA

In many areas, women's formal schooling and levels of literacy lag behind those of men. Low levels of literacy may constrain women's access to extension support, as differing levels of literacy often are not taken into account in designing extension materials. Literacy is also connected with confidence, and women with low literacy levels may lack the confidence to participate in training or to seek help from trainers if they do participate (Saito, 1994; Van Crowder, 1997; World Bank & IBRD, 2009).

Our review of practice supported this finding. For example, an FAO project in Honduras which delivered production training for rural women found that women's groups with high levels of illiteracy had trouble dealing with technical problems that they might otherwise have been able to deal with within the group (Fleck, 1994; see also Mossige & Whist, 1999). In the projects in the review of practice, providing training to improve reading ability and the use of training methods that were accessible to people with low levels of literacy were both key approaches to overcoming low literacy and numeracy levels in the target audiences.

Literacy training

Providing functional literacy training was crucial to the success of community-based irrigation schemes in an ILO agricultural programme in West Africa. However, the training materials needed to be directly targeted at women's interests, and sessions needed to be conducted in the language or dialect used by the group (Mossige & Whist, 1999).

Literacy training was not always the answer, however. The FAO Honduras project found that despite the critical need for literacy training, self-help groups set up solely to provide training for rural women were largely unsuccessful. Women found it difficult to access the training, community literacy

workers found the work demanding in terms of time, and few were able to continue without remuneration. Allen & Bekele's (2008) review of the WEDP/Farm Africa project also emphasised that the value that women place on literacy training should not be taken for granted. While the women were interested in being able to sign their names, they were unable to identify direct higher-order benefits from the literacy training. Also, given the extremely high demands on their time, they were reluctant to continue functional literacy training past this point. This underlines the importance of delivering training which is directly relevant to the needs of the target group.

Accessible materials

The second approach was to modify training materials and techniques to make them accessible to people with low levels of literacy (Hill, Halimi, Shawkat, Qamar & Pashtoonzai, 1997; UNDP, 2001; Danida, 2004). Two of the Danida projects in India taught women methods of compensating for innumeracy, for instance by using weights in the marketplace. This enabled them to break through the barrier that innumeracy presented to the application of training.

The decision about whether or not to include literacy and numeracy training, like all other components of the training programme, should therefore be considered in light of the specific needs of the target group, despite the empowerment opportunities literacy promises. The case study section looks at how the four case study organisations addressed the challenge of low literacy in groups with different priorities and needs.

Practical barriers to training

In order to develop effective training and successfully target women, it is important to address their role within **the household. The scheduling of training often does not take account of the chores that women are expected to carry out**, such as cooking, cleaning and childcare (Das, 1995; Kizilaslan, 2007). Without understanding a woman's domestic duties, it may not be possible to meet her development needs effectively or without creating friction between the community and projects.

The reviewed projects indicate that domestic duties mean location and timing can pose a major barrier to women smallholders' access to training. Peña, Webb & Haddad (1996), Barwa (2003), Women in Development (2003) and Danida (2004), all found that women's workloads, cultural norms that prevented them from travelling, and their domestic obligations made it more difficult for them to access training.

Successful projects were able to take these constraints into account by arranging training according to the women's needs. Some projects found that women were more likely to participate in day training, rather than residential training which required them to leave their families (Peña *et al.* 1996, Danida, 2004). A modular approach, or holding classes in the evening after household chores were recommended (Barwa, 2003).

Labour-saving devices that cut down on domestic chores were another successful strategy that enabled women to overcome barriers. For example, mills that reduced food preparation time were key to enabling women to attend training in some of the projects reviewed in Peña *et al.* (1996).

Several projects also highlighted the importance of conducting training in a location where women felt comfortable (Fleck, 1994; Peña *et al.*, 1996). In a Kenyan project, women found it easier to participate when meetings were held near a water source, as they regularly used the water and it was therefore convenient for them. They were also at ease in the situation and more comfortable voicing their opinions than they were in town meetings (Peña *et al.*, 1996).

In the case study section, different approaches to ensuring that women's domestic needs are considered in the design of training are examined, to learn lessons about how to overcome this barrier.

Targeting women's needs and interests directly

Extension activities directed at productive activities traditionally undertaken by men, and targeted at male farmers, can create the perception among women that the services are not relevant to their needs, when in fact they could benefit as much as men (Nhat Tuyen, 1997). An IFAD project in Syria identified that women's lack of understanding of the economic and technical skills they needed to develop their business could act as a key barrier to participation. It found that women may be more likely to rely on traditional methods and opportunities, basing choices on what they knew or liked, or what close friends chose (World Bank & IBRD, 2009).

Women's sense that training is not relevant to them is often one of the major barriers that prevent them accessing training. The FAO Honduras project learned from previous projects that women needed to see short-term improvements to ensure that they understood the value of training, so that projects survived in the long term:



The productive activities of the forerunner FAO/UNDP project in the early 1980s had not been entirely successful, in part because families had to sacrifice their welfare to obtain a profit, when what they really needed were modest investments to improve family consumption. (Fleck, 1994)

Addressing short-term needs is a central factor distinguishing successful projects. A review of donor experience with women's agricultural projects (Peña *et al.*, 1996) cited two examples: the Latin American Appropriate Technology project in Bolivia, and a Christian Action Research and Education (CARE) project in Guatemala. The design of both projects took into account women's existing income sources and their incentives to engage in new activities and time constraints. In the case of the CARE project, 'women were most interested in short-term activities yielding either income or food for household consumption' (*ibid*:9).

Linking training and project activities directly to the women's short-term needs is, therefore, highly important for long-term success. This requires awareness of women's short-term needs. In Ethiopia, the EMPOWER project's successful training curricula and technical innovation took into account the short-term interests of the smallholders who were supposed to benefit (Women in Development, 2003).

Where the curriculum of technology development programmes was not driven by these needs, they were less successful. The review of a United Nations Development Programme (UNDP) project on women's entrepreneurship development in Bangladesh found that the lack of correspondence between the curriculum and the needs analysis was a major shortcoming of the project (Chaturvedi & Gray, 2001). Equally, the evaluation of the lack of success of a participatory technology development project in Togo found that:

For participatory research and development projects to be successful, it is not enough to develop technologies that 'work' in a technical sense. In order to be scaled up and widely implemented, such technologies must also meet a variety of needs of resource-poor farmers. (Nederlof & Dangbegnon, 2007:369)

The case studies look at how clear communication about the benefits of training, and ensuring short term as well as longer term benefits can help to engage women in training, overcoming this barrier.

Lessons from the case studies

Literacy

In all of the four case study organisations studied, the low level of literacy among the women smallholders was a major challenge to project staff delivering effective training. For example, in Ghana's Central Region:

[Literacy] is a very big problem ... More than half [involved with MoFA] are illiterate overall. Out of any given group, only one or two will be able to read and do figures. A second issue is that the low levels of education, and the isolation of the communities, means that most do not speak languages other than their local dialect ...

[T]hey may not even be able to understand the [extension agents] unless they speak their specific dialect. There are many different ethnic groups [and] many [extension agents] cannot speak all the local dialects that they need adequately. MoFA Regional Director

Delivering training that does not depend on literacy

In each project, training that did not depend on literacy was an important short-term strategy to ensure that women in rural areas had access to training that could help them improve their standard of living. Like many agricultural training initiatives, the four projects all made extensive use of practical demonstrations in different ways. MoFA had extension agents who visited farmers and demonstrated new techniques. They also had demonstration farms, where smallholders could observe and practice new techniques, and site visits to groups that had successfully adopted new techniques. When groups became too large to train through direct demonstrations, SEWA used pictorial training and videos to good effect. In all four projects, group-based training helped the women to overcome problems presented by illiteracy, as literate members of the group were able to help non-literate members by explaining techniques to them.

It is important to note, however, that even practical demonstrations need to take into account a lack of schooling to be effective. Several MoFA officers with responsibility for Women in Agricultural Development noted that women with low levels of literacy were often unable to understand the language of instruction because they had not been to school. Trainers reported that where they were able to talk to the women in their local dialect, and help them develop the relevant concepts, their ability to absorb the training improved. The MoFA officers also noted that supporting materials such as instruction sheets were more effective when they were pictorial, and used everyday objects as measures.

Every project strongly supported the point that effective training must fit with women's existing skill levels. Groups need to be able to realise benefits from training before they are willing to invest in 'capacity building', like literacy training.

Benefits of training that does not depend on literacy

We also found that training that is accessible to women with low levels of literacy had second-generation effects on their children, particularly on their daughters. The case studies provided strong evidence that gains from technical training were used to keep children in school longer. Many of the women interviewed claimed that being able to pay school fees and keep their children in school was a major advantage of training and group membership. A woman from the Onyansana group in Ghana told us that the training had allowed her children to continue into senior secondary school, because she now earned enough money to support their education. Others said that new techniques had reduced their dependence on help from their children, and made it possible for the children to attend school in seasons of labour-intensive work:

*Previously, our children were pounding the palm nuts for us (this is a very energy-intensive job). But now that we have been able to purchase a machine, our children are able to go to school. **Group in Bobikuma, MoFA***

Literacy remains a key skill

Illiterate group members still face disadvantage, however, even where projects use accessible practical training methods. A project manager at SEWA noted that most members of the self-help group were vocal about their needs and concerns, but that the women who had not yet learned to read were still shy, and less confident in participating and asking questions in the group. **Literacy training was valuable in building confidence, and reducing the perception among illiterate women that they were excluded from the training process.** It was also noted that literate members were more likely to be sent for further training in agricultural techniques.

Inequalities in literacy can widen gaps within communities and even within groups after training. Literacy acts as a funnel for training: those who are literate are more likely to receive more, and more advanced, training. The group structure mitigates this to some extent, allowing those without literacy to benefit from others' training, but the disadvantage is difficult to overcome completely.

Finally, trainers involved with the A2N programme noted that although they ensured that the training they delivered was practical and accessible, they would have been able to give smallholders more technical information and support if they had been able to read written materials. Literacy, therefore, remains a priority for training in rural settings.

Literacy training, including language training, was very important in terms of enabling both groups and individuals to benefit from training, in particular business and technical training:

*Illiteracy is the main problem [with introducing bookkeeping and managing finance]. Many groups would very much like to keep records, but this is beyond them. Having groups helps, because they can usually find a literate record keeper, but individuals on their own have a major issue with record keeping for this reason. **Trainer, MoFA, Cape Coast***

The case studies strongly supported the importance of delivering literacy training appropriate to the women's particular situations. Each of the projects found that the women's demand for literacy and numeracy training was dependent on the level at which they were conducting business:

*The take-up of non-formal education depends on the group. When groups need to start using cheques, then they want literacy training. The demand for literacy training rises with the level of business that people are engaged with. **Manager, MoFA***

Literacy training therefore needs to be flexible, so that it can respond to changing needs. Additionally, it must be both relevant to the women's productive and social needs, and delivered in the right way.

The projects all emphasised the importance of relating literacy training to everyday tasks and experiences,

supporting the findings of the review of practice. The A2N director discussed the importance of anchoring the training around women's experiences and concerns, an approach echoed by a SEWA project manager, who carefully distinguished their functional approach from the idea of school:

SEWA also offers practical literacy training which is useful in the day to day. [We are] not offering school based literacy as this is not useful for the women.

Manager, SEWA

The project managers and trainers in Ghana also emphasised that literacy training needs to be conducted in a local language, with an emphasis on development of concepts in dialect.

Literacy training in peer groups

In addition to ensuring that literacy training was functional, the projects also made extensive use of peer training. Peer literacy training had advantages in terms of accessibility, relevance and recruitment of unconfident members. SEWA delivered its functional literacy training through the 'life school':

*[We] have the life school. This is practical literacy in women's houses, adapted to their needs. It focuses on reading ability and is sculpted around their needs, done by a local trainer from the community. There is also a fortnightly magazine with a quiz etc. We have had 10-12,000 newly literate members. **Trainer, SEWA***

A2N also conducted training in communities, which allowed them to arrange the training at convenient times and places:

*A2N trains in functional literacy. Emphasis on communication. Learn about health [and] menopause-behaviour changes. [They] need to know about this otherwise [they are] open to allegations of witchcraft. It is hard to get time to do this functional literacy so we let them choose the time. Group members become facilitators (e.g. Onyansana secretary), and do facilitator training. **Manager, A2N***

MoFA echoed the point that the training must be made accessible, that women must feel confident to attend it, and that it should be in an accessible place.

Groups also helped to address the stigma of attending literacy training. Literacy and confidence-building were closely linked in each of the projects, and project staff worked hard to encourage the women, and give them the confidence to engage in literacy training. Using women's groups for literacy training was valuable in building confidence, as it enabled women to identify with their peers who were also taking courses, see the benefits, and view it as a more 'normal' thing to do:

*We come to their place to make [the literacy training] more relevant for them. It also allows women in the same position to find out that others are in the same position and discuss some of these factors. **Trainer, SEWA***

Given the training circumstances described above, all four projects noted that many women had a keen desire to participate in the training:

Women are often more interested in non-formal education than men are because they often did not choose to drop out of school in the first place. Seeing their parents take literacy classes motivates the children to work hard at school: it demonstrates the value that they attach to it.

Manager, MoFA

A manager at A2N described the pleasure that the women took in literacy training delivered on their own terms:

[Many of the groups] also run literacy classes, which are linked to government non-formal education. The classes are organised in the evenings after cooking. [The] community can choose time which suits them and the non-formal trainers come. [We] find that women really enjoy this ... **Manager, A2N**

Practical barriers to training

The case studies confirmed that domestic constraints such as childcare, as well as day-to-day commitments, were the primary reason for women missing training. Each of the projects clearly recognised the need to conduct training and meetings at times that fitted around domestic duties. The challenge, however, was identifying these needs and commitments, in order to accommodate them.

For both projects in India, local project workers had a key role in ensuring that the projects were aware of women's domestic constraints. In the Kudumbashree project, an elected chairperson from the village acted as a contact person the women knew, who was readily available to discuss these issues. The chairperson was also able to communicate directly with Kudumbashree project managers so that individual, local and collective issues could be addressed and overcome:

We discuss household needs with the Kudumbashree chairperson, so there is never a problem and we can work around these. Because of the social and cultural change through being involved with [Kudumbashree] we are able to come out of the kitchen with no problems and always we are able to attend [training]. **Group in Perumkadavila, Kudumbashree**



SEWA also had a participatory methodology to understand these needs: their Exposure Dialogue Programme (EDP). In this programme, a SEWA worker/member would stay with a family for three days and do all the tasks that the women do. This enabled SEWA to identify the constraints that could prevent access to training, as well as identifying those most in need of direct assistance.

In Ghana, MoFA recognised that there was a conflict of interest between trainers, who were employed to train during the day, and the women, who preferred to attend training in the evening once their daily tasks were complete. They found that giving women sufficient notice of training events enabled them to organise their activities so that they were able to take part.

A2N's approach to scheduling was more explicitly community driven. They responded to the domestic constraints articulated by the women, by setting up childcare facilities in shea butter processing plants so that women were free to do the processing. They also consulted with the women about a convenient time for the training, which increased both attendance and commitment to the training. A2N also emphasised the importance of timely notice and attempted to fit training into annual agricultural cycles:

If women need to go away for residential training, prepare them long in advance and take them at a time that agricultural work load is low. **Manager, A2N**

Many of the SEWA women reported that their business management training had an impact on their position in and management of the home, and this in turn allowed them to take on more productive work. The primary method was confidence building.

Initially we faced opposition from the family. Now SEWA has taught us how to make a business plan and we learnt from this to apply this to our home lives and so plan the house. And because we are doing so much work our husbands have started to help and have learnt simple cooking and things. **Group in Ganeshpura, SEWA**

MoFA agents noted similar changes. Household planning has helped women plan their activities and free up more time for training and productive activities, while simultaneously helping them recognise their own need for leisure.

The second major observation with respect to fitting training in with domestic obligations was that, since women are time-constrained, even well-scheduled training required a significant level of commitment. Tempting women who were already working all the hours of the day to take on extra commitments was intrinsically difficult. Unless they understood how the project benefited them and their household, initial buy-in was difficult to achieve:

If 10 people are invited to come to training, only five will show up because of personal issues, there is no buy-in for them to come. **Manager, Kudumbashree**

On the other hand, once buy-in was achieved, the women were resourceful in carving out time to attend training, enlisting family help to look after children, and arranging domestic responsibilities around training where necessary. The majority of women in all four projects stated that there was now rarely a problem fitting training and meetings around their household schedule, because the projects

communicated training times to them well in advance, and because they were sufficiently convinced of the benefits of training to make it a priority:

There is no problem because the training is very near to the village and there [is] no problem fitting it in to the day. Our husbands are very happy now because we are independent and so they will let us go anytime. Group in Thirupuram, Kudumbashree

Targeting women's needs and interests directly

The case study projects overcame the challenge of engaging with women and helping them understand the benefits of attending training in two complementary ways.

Clear communication about benefits

The projects achieved the levels of commitment needed to ensure attendance by actively targeting the women in the communities they served and communicating the benefits of training directly to them. Both SEWA and Kudumbashree provided General Orientation Training for each group, which acted as capacity building enabling the women to understand what, individually and as a collective, they had the potential to do:

There are issues with household activities and internal issues within the household. This has impacted on both training and productive tasks. Kudumbashree gets round this by offering the general orientation training. They are more aware of the benefits through this training and [it] means more buy-in to the groups. Manager, Kudumbashree

In Ghana, the process was less formalised, but project managers at both MoFA and A2N recognised the importance of changing the perception of training from something imposed externally, to something undertaken because its benefits were recognised:

Initially, [attendance] has been a challenge for the project, and women did not attend training because it conflicted with other activities. However, as MoFA works with communities, they find that the women start to realise that the project will yield benefits and they make a plan to attend training, and even start to convince husbands to attend training with them. Manager, MoFA

MoFA's approach was to encourage the women to see training as an investment, and their farming as a business, and this fundamental change in perception was a keystone of their approach:

Attitudinal change is not an easy thing. The women need regular encouragement to change the way they look at their farming and domestic practices, and the way they regard training. Manager, MoFA

There is a need for initial capacity-building training to help women engage with training. Improving understanding of what the project is offering and what the women can take on is essential for creating commitment to attending training.

Focus on products with short-term payoff

The case study organisations also took care to ensure that the projects they ran had short-term benefits to the women as well as longer term ones. In Ghana, training generally focused on products (such as gari) for which there was a ready market and readily available inputs⁹, and where the potential gains of participation were clear. Acquiring the capital (usually machinery) required for scaling up production took, on average, three years. The successful groups were able to use their training and group saving methods to gradually improve their economic position during this extended lead time.

At the same time, training was provided in low-cost, low-input techniques that would directly improve household wellbeing. For instance, several of the groups interviewed had received training in making an infant weaning food, 'weanimix', out of available grains, which had an immediate effect on family nutrition. Members of the Mamfe group in Ghana elected to combine training in growing long-maturing higher-income citrus trees, with training in techniques such as gari-making or vegetable growing, which paid off in the short run. The opportunity to realise short-term gains was an important factor in maintaining commitment over the period required (along with a charismatic group leader).

Providing women with the training required to meet their needs in the long term as well as the short term clearly enhances the sustainability and effectiveness of training. To ensure the feasibility of this, the lead time in implementing larger-scale production methods in poor rural areas needs explicitly to be taken into account when designing training. Skills for immediate and medium-term use should be combined with longer-term skills. Providing women with the opportunity to select a combination of training programmes can also enable them to accumulate a portfolio of skills that meets the needs of both the immediate future and the longer term.

⁹ 'Inputs' refers throughout to the physical materials used in production: seed, pesticides, fertiliser, energy, labour, land, water and durable goods including technology. In the development literature, emphasis falls on seeds, fertiliser and pesticides. It excludes credit and training.

KEY POINTS

Education and Literacy

- Effective training must be accessible to rural women with their existing skills. The case studies indicate that groups often need to be able to realise benefits from training before they are willing to invest in 'capacity building', like literacy training.
- Training that is accessible to women with low levels of literacy has second-generation effects on their children, particularly on their daughters: the case studies provided strong evidence that gains from training were used to keep children in school longer.
- Practical training does not eliminate the need for literacy training.
- Literacy training is valuable in terms of building confidence, and reducing the perception among illiterate women that they are excluded from the training process.
- Without literacy training, there is a ceiling on the amount and detail of information that trainees can access.
- Women's demand for literacy and numeracy training was dependent on the level at which they were conducting business.
- Demand for literacy training increases as financial transactions become more sophisticated.
- Peer literacy training has advantages in terms of accessibility, relevance and recruitment of under-confident members, and reducing the stigma attached to literacy training.
- All the projects emphasised the importance of relating literacy training to everyday tasks and experiences.

Practical barriers to training

- The presence of a person in the village whom the women trust and can discuss their needs with plays an essential role in the project, helping the team to understand women's roles and develop training that does not conflict with traditional roles.
- Once women have bought into the project, scheduling becomes important. Advance notice of training times, and scheduling during less busy seasons and on non-work days can help.
- Where the women were able to choose the timing of the training themselves, they had more ownership and commitment to the training, and were able to ensure that it fitted in with their productive activities.
- There is a need for initial capacity-building training to initiate change among the women. Improving understanding of what the project is offering is essential for creating commitment to attending training.

Targeting women's needs and interests directly

- Projects should ensure that training addresses both short-term and long-term needs.
- The lead time for implementing larger-scale production methods in poor rural areas should explicitly be taken into account when designing training. Skills for immediate and medium-term use should be combined with longer-term skills.
- The opportunity to select a combination of training programmes can enable women to accumulate a portfolio of skills that enables them to extend the gain from training into the future.



2.3 SYSTEMATIC APPROACHES TO TRAINING FOR WOMEN

Introduction

Effectively addressing the question of women's access to appropriate training requires comprehensive knowledge of the constraints, needs and priorities of the particular women smallholders that the project aims to benefit, and also of their community context. There is growing awareness that designing appropriate projects requires systematic efforts to engage with women and assess their circumstances. This chapter discusses:

- Approaches to including women systematically in the development of training programmes for sustainability.
- The challenges of changing women's roles and increasing women's ownership of training processes.
- The role for projects in both initiating and managing change within the community.

Findings from the literature review and review of practice

This section outlines a variety of methods for systematically addressing women's needs in rural development projects. It analyses common approaches taken by projects in the review of practice, showing how they can be effective, and noting their limitations.

Women-only projects

Several of the projects aimed to meet women's training needs by targeting women exclusively. This strategy had the benefit of allowing the training to be tailored to women's schedules, and ensured that training was directed at them, recognising their role as farmers.

However, as well as providing examples where such an approach had been adopted, the review of practice suggested that this approach failed to ensure that the training content met women's needs. The Danida evaluation found that, although their programmes were effective in targeting and involving women, the programmes' relevance was compromised by their use of standardised technological packages, and training that began with their extension messages rather than specific problems faced by the women.

It suggested that a programme based on needs assessments within the communities would be preferable (Danida, 2004).

The International Food Policy Research Institute synthesis report found that, while some projects targeting women were successful in raising their incomes and improving the training infrastructure that served them, the targeting process was not sufficient to ensure success. Some projects failed, despite successfully engaging women, because they 'failed to take into account the actual needs and constraints of the women and of the training staff' (Peña *et al.*, 1996:10).

Employment of women extension agents

Projects have also attempted to improve the relevance of agricultural training for women by increasing the number of female agricultural agents in the target area. Women's access to extension services may be constrained by the fact that most extension agents are men, as are most contact farmers (World Bank, 2007a).

The extent to which the extension agent's gender mattered differed significantly according to socio-cultural contexts. In many cases, though, male extension agents were less able to reach female farmers, as cultural and social restrictions on interactions between genders may constrain or even prohibit the kind of contact that extension training entails. Cultural attitudes among male extension agents may also limit the importance they attach to women's training, and they may lack understanding of women's priorities and training needs (Saito & Weidemann, 1990; Truitt, 1998).

A synthesis report, reflecting on the wide range of agricultural extension projects undertaken by the Swiss Agency for Development and Cooperation (SDC) and its partners, found that woman-to-woman extension resulted in a better transfer of agricultural knowledge to women farmers (SDC, 1995). Accordingly, several projects aimed to increase the number of women extension agents in order to improve both the communication of extension messages and the gender sensitivity of the extension infrastructure.

The presence of women extension officers, while valuable, does not guarantee an effective response to women smallholders' training needs, however. The Danida review

noted that introducing the concerns of women smallholders into the mainstream of the extension system required changes in policy, as well as the presence of women in the system. Women extension officers may be more sensitive to gender requirements of teaching materials, training venues and times, but they required institutional support for their approach to be effective. Additionally, some evaluations found that projects with women extension agents were sometimes affected by the agents' own gender biases, with heavier emphasis on 'home-economics' type training (Danida, 2004).

While who does the training may be important in facilitating women's access to extension information, addressing women's training concerns requires an extension system that is able to evaluate and respond to the gender differences in the demand for agricultural training.

Gender sensitisation training for extension agents

Some projects, rather than introducing more women extension agents, conducted gender sensitisation training among existing extension agents and members of the broader extension system, in order to spread awareness of gender issues that affect agriculture more broadly throughout the extension structure.

The FAO project in Honduras, for example, conducted a gender-responsive review of agricultural policies, with input from a range of stakeholders including NGOs, public institutions, rural organisations and women's groups. The training aimed to encourage male extension workers to accept the idea of working with women on rural development projects, with the secondary aim of enabling the broader extension structure to work more closely and responsively with women (Fleck, 1994). The evaluation of this project indicated that the gender-sensitive extension training was able to improve extension agents' willingness to assist women farmers and take them seriously as producers.



Lessons from past projects about approaches to improving access

While different projects had varying degrees of success with these strategies, the following key issues emerge from their experiences:

- Project staff/extension officers need to be equipped to collect accurate information about women's productive practices, constraints and preferences, and apply it to their work.
- Programmes to increase women's access to training are usually more effective if they are designed to work with communities.

Collection of accurate information

The review of practice found that the collection of accurate information was key to enabling extension staff to deliver programmes that women were able to access, and that were valuable to them, whether they were women-only programmes or mainstreamed projects. The FAO Honduras project found that extension workers required training to help them identify the range of tasks women carried out, and to ensure that they devoted time to delivering training to the women (Fleck, 1994). FAO Namibia, which conducted gender-sensitisation for extension agents to improve their service to rural women, found that teaching extension staff to collect gendered data improved their ability to plan activities that addressed women's needs (FAO, 1998). Peña *et al.* (1996) found that projects where women were incorporated into the mainstream could actually be more successful than women-only projects if agricultural data broken down by gender was collected, gender roles were well understood, and staff received training and were held accountable for the gender aspects of projects.

However, several projects emphasised that awareness of gender issues did not automatically translate into better targeting of women, and that extension staff needed assistance in applying this information to their daily practices. They found that:

- Extension workers needed training specifically aimed at helping them apply gender information to their practices. They needed to be walked through the implications of gender for their everyday work (FAO, 1998).
- Training conducted in multiple sessions, allowing time for application between training sessions, was preferable to single intensive training sessions. Extension staff benefited from the opportunity to reflect on what they had learned, analyse it in follow-up sessions, and adapt the techniques to their specific circumstances (Koopman, 1997; UNDP, 2001; Women in Development, 2003).
- Gender awareness concepts and tools that were introduced gradually, within the context of the project, were more likely to be accepted and used (FAO, 1997).
- Specifying indicators for measuring how much progress had been made in applying gender awareness techniques enabled extensionists to see their progress and be held accountable (FAO, 1997).

Community-friendly gender sensitisation

The second key point to emerge from the review was that the way in which gender sensitisation was approached made a substantial difference to its effectiveness. The review of the EMPOWER project in Ethiopia pointed out that removing or lowering barriers to women's participation in development initiatives required a shift in their position in their communities, and therefore it required projects to work together with communities (Women in Development, 2003). Gender training for selected individuals could not create this shift on its own. The project found that careful involvement of men in their project created a supportive attitude towards changes in the productive work of women. This finding was echoed in most of the project reviews.

The FAO Honduras and Namibia reviews both found that projects that emphasised the practical advantages of training for women were more successful in convincing technical staff and policy makers than projects that were more confrontational (Koopman, 1997). The Honduras review emphasised the 'need to integrate spouses in women's efforts in order to soften the impact of women's personal changes and their new time commitments' (Fleck, 1994). The Danida project showed that women often needed their husband's help in applying new technologies, and that spouses' attitude to the training was therefore important (Danida, 2004).

In other words, although women-only projects ensure that women directly gain the benefits of the training this is not sufficient to ensure attendance and take-up of training. Project staff and extension officers have a central role to play in enhancing both attendance and relevance of training. In many circumstances, women extension agents are best placed to be able to address these factors. However, these approaches are irrelevant if social and cultural barriers that prevent women's attendance at training are still present. Gender sensitisation is an important technique to address these factors, and notably, this is usually most effective if it is non-confrontational.

Lessons from the case studies

We looked to the case study organisations to see what can be learned from their experiences about putting these lessons into practice. Although the organisations had a variety of approaches, their experience suggests that projects need to address three key issues in order to ensure that women's needs are systematically understood, and that they are able to access training to address these needs in the context of their communities:

- There must be structures in place for women to articulate their needs to project management and local government.
- Women must have significant ownership over the project if it is to meet their needs.
- The gender dimensions of training must be addressed systematically, and in a community context.

Structures for women to articulate training needs

What emerged very clearly from the fieldwork was the need for an integrated, decentralised and holistic structure to be in place so that the women could articulate their needs, in contrast to the centralised, top-down planning approach

of many projects. These structures enabled the women to discuss their needs with the confidence gained from knowing that they had a route to pursue. It also allowed the project to identify collective and individual needs. For example:

*The first thing for us is to find out who has the potential to be an entrepreneur. Every ward now has a representative at the CDS [Community Development Society]. Any issues from the groups are escalated to this level and then up from this. The representatives are the leaders from the groups and is the primary channel for information sharing to Kudumbashree. **Project Manager, Kudumbashree***

For Kudumbashree, the chairpersons played an extremely important role. They were from the local area, so the other women in the group generally related well to them and felt comfortable that they would articulate their needs upwards, although some groups felt that they had not always got what they desired. One group identified that this often stemmed from the fact that the same requests came to the chairperson at different times. **The effect was not a cumulative and collective voice, but more of a drip feed, so that the actual need may have been underappreciated:**

*We often tell the Kudumbashree chairperson what we want but there is a communication gap between Kudumbashree chairperson and those at the top who decide on the training ... different groups are not requesting training at the same time and so it gets lost and we are on our own when we request. If we all (different groups) asked together then maybe we will get the training we want. **Group in Kallior, Kudumbashree***

This highlights the need for a forum for communicating women's needs up through the higher levels of a project. SEWA held monthly forums at its headquarters for the leaders of each activity. The leaders of all the groups doing salt production, for example, would come together and discuss their training needs and concerns with each other and SEWA project management. SEWA's executive trade committee, made up of leaders from the self-help groups, also came together every month to discuss issues relating to trade. In this way, the groups were exposed to higher-level decision making about training, raising the women's awareness of available training and their confidence in requesting it.

Project and governance linkages were key to enabling groups to identify and then articulate their needs. To ensure the women's ongoing participation, it was important that they perceived their needs to be understood at project level. For example, the chairperson played an important role in liaising with Kudumbashree groups and articulating their needs and wants at higher levels.

*We provide details to the CDS chairperson and they work from this so they do understand. The CDS rep will then give the group leaders a document ... for training that is available to them for their enterprises and this is normally good. **Group in Thirupuram, Kudumbashree***

The groups consistently highlighted the importance of this relationship, and of the trust built up between them and Kudumbashree. Developing trust between the project and groups was also an important determinant in the success of SEWA, in that the women felt that whatever they were offered would help them. In both projects, this trust stemmed primarily from the results the women had achieved during

their time with the project, but also through their ability to interact directly with local project workers and with their own elected representatives within the project:

*We will approach Kudumbashree staff for everything we want and Kudumbashree are very cooperative, we will normally get a good result when we speak with them. There is also more and more contact with Kudumbashree and agricultural agents and so could not be better. **Group in Perumkadavila, Kudumbashree***

It is clear that the women felt some level of ownership towards the project, in SEWA's case perhaps because they were paying trade union membership fees to SEWA. For Kudumbashree, effectiveness seemed to be driven by the elected individuals (and to a lesser extent, this was also true for SEWA). This increased the women's power, which fuelled their confidence and their will to try to influence some of the issues that affected their lives.

Women's ownership over the project

The previous section shows that ensuring buy-in from the women and groups is key to the effectiveness of programmes, and this is far easier with a bottom-up, participatory approach that facilitates understanding and addressing the women's needs. The project's overarching approach to disseminating training is an important factor in developing a bottom-up approach. Despite Kudumbashree's efforts to adapt training to local circumstances, some project managers and trainers felt that the training was still too supply-side driven:

*The projects are supply driven, it is not demand driven. We have some enterprise units also. Once have got the training and funds they will disperse it and so it is not demand driven, the [women] do not have a say, this is a big issue. **Trainer, Kerala***

There will inevitably be some degree of supply-side thinking in all large projects, as they must set strategic priorities centrally in order to be able to distribute funds to district centres. In addition, for the women to understand what is on offer, the training options must largely be set by the project in the first instance.



Kudumbashree had a varied approach to financing training: funding came from state government, from panchayat (local government) funds and from the women directly. When using private trainers, generally for the more focused and less generic training, the financing often comes directly from the women. As one trainer noted,

*There is never an issue [with women not attending] because they have paid for the training so they always attend ... Training is a nominal fee, only 20 rupees etc per person ... If you offer the training free it does not have any value for the women and they will not attend. **Trainer, Kerala***

This is an important means of ensuring that those who attend are keen to utilise the knowledge gained.

In summary, ensuring an effective communication structure is in place, as well as local governance linkages, ensures the women's ongoing participation and thus contributes to the sustainability of the initiative. If the women are to continue to engage with training, they must have some level of ownership over the process, and this is far easier through a bottom-up participatory approach to understanding and addressing the women's needs.

Addressing the gender dimensions of training in a community context

Throughout the case studies, traditional attitudes towards women and assumptions about their role as child-bearers affected their access to training, and these attitudes must be explicitly addressed if women's needs are to be heard.

In India, the men initially questioned why the women had training and groups to meet with and men did not. There was a clear view that training should not affect women's domestic duties. If it did, then the freedom they had previously been allowed could often be taken away. It was also noted that income was usually given back to the men, and that this was unlikely to change in the near future:

*Money is still usually given back to the husband, there is no real getting past this but men also need to pacify the women now (i.e. confidence has grown). **Manager, SEWA***

These issues tended to be more severe for women in higher castes. In the lower castes, both the women and the men could see the benefits of change, whereas often higher-caste men were more entrenched in a traditional value system. A higher-caste woman, who was schooled up to the 12th grade and the most educated woman in the village, noted that:

*Generally [I] don't go out for any training because [my] brother doesn't allow it. Only when the training is in the village. Because [I am] from [a] higher caste my father and brother oppose it ... When leaders have requested I attended, they ask but I am never allowed to go because of the men. **Individual from Visavdi, SEWA***

The villages we visited in Ghana were located in the south, where women traditionally have significantly more autonomy and decision-making power than elsewhere in the country. The majority of the women agreed that they had not initially experienced opposition from their husbands or communities about attending training. On the contrary, many had received support, as the men saw the potential income benefit to the household. Any problems stemmed mostly from a lack of

trust between husbands and wives, rather than from cultural notions of women's roles:

*Husbands are sometimes unhappy about training. Some come to check up on wives to see that they really are at training. **Trainer, A2N***

*When you have male extension officers, husbands don't like it. Some don't trust wives. **Trainer, A2N***

Despite these differences in underlying gender attitudes, each of the projects recognised that the issue of gender expectations within the family needed to be explicitly addressed to ensure that women could articulate their needs and access training. Their strategies were:

- recognition of the family as a productive unit
- helping to change attitudes in the community
- seeking buy-in from community leaders
- conducting community-level needs analysis
- implementing changes within the appropriate target group
- mediation to deal with change.

The family as a productive unit

Despite their focus on training for women, all four projects **recognised that the family was the unit of production**, and that the women's ability to profit from newly acquired skills depended in large part on their families' acceptance of these skills, and their willingness to support new techniques and ventures. All four projects therefore spent significant time and energy on 'selling' the training to husbands and family members.

The projects often used income growth as a tangible way of showing men that their wives have the skills required to assist in income generation for the household. In many cases, especially where the project had been running for a substantial amount of time and the women had undertaken a significant amount of training, income generation was now 50:50, and so traditional attitudes to women earning money had largely vanished. In some cases, men had even begun to recognise where their wives had stronger inherent skills than their own. For example, one woman said that her husband now asked her to go to market to negotiate with traders as she always got a better price.

Access to credit was another demonstrable advantage that enabled men to see the benefits of the groups:

*Initially when the group started training, [it] did have issues with the husband[s] not wanting us to go ... but Kudumbashree started [a] poverty eradication programme, loans were initiated which showed the benefits of the groups to the husbands. Since then we have had no problems. **Group in Perumkadavila, Kudumbashree***

A group in Ghana highlighted the same issue:

*So long as the women are making money, and the group is helping them, there are no objections ... If there is a group and the group gets money (accessing credit/grants), then the community sees the point of the group. But if they do not get this, they don't see the point. Only the community members who are interested in improvement are interested in the group. **Group in Krofu, MoFA***

Exposing men to the benefits of the groups and the women's activities has been an important mechanism in changing attitudes, illustrated by one group's meetings:

*There was an issue at the start because of husbands' jealousy; they wanted their wives in the home and not interacting with others. When the weekly meetings are being held at everyone's house actually the husbands began to understand why it is a good thing. **Group in Manikal, Kudumbashree***

A Ghanaian group echoed this experience:

*So long as the women are making money, and the group is helping them, there are no objections. **Group in Krofu, MoFA***

Exposure to the aims and benefits of a project is an important precondition for initiating changes. As the SEWA group in Vasavdi noted, 'the [men] thought [the project] was for sightseeing in Ahmedabad'.

Although it is far easier for men to understand the benefits women can bring to the household through tangible gains, there is a need for an initial catalyst, both to encourage women to join the groups, and then for them to initiate their own training and potentially develop an enterprise. This catalyst can come from the project, or perhaps from community institutions (such as a local government official), or often from another active woman in the village. One method used by SEWA was couples training: this was a three-day training programme for husbands and wives which provided an introduction to SEWA as well as technical training. It demonstrated the women's capabilities to their husbands and showed how they could help to provide for their families:

*[The project] generated awareness and helped me gain more knowledge. Never stepped out of the house before because of [my] father-in-law, this has now changed because I told them of the knowledge learnt. **Individual from Visavdi, SEWA***

Changing attitudes in the community

Gaining the respect and commitment of the entire village is crucial to a project's sustainability. Women often depend on the support of the wider community for help with production and childcare, and community support can make it easier for women to access training and apply it:

*[There is] no problem with anything [fitting training around household duties] because it is a group. Because the community respects the group, they are happy to help take care of households. **Group leader from Ekon village, MoFA***

*The community [including family] also helps them. They can even leave their child with other group members and migrate [to follow fish stocks]. **Group from Ekon, MoFA***

Seeking buy-in from community leaders

Each of **the projects found it important to engage systematically with the community leaders at the beginning of their work with women in those communities.**

Kudumbashree has extensive links with Kerala's panchayat, and this played an important role in changing attitudes.

Project managers found that interaction with a trusted member of the community often allayed men's fears of an external party having a negative influence on their wives:

It is generally through panchayat officials if there is a problem [with the husband], who will go and discuss with the man and tell them of the benefits, this is very successful. Programme Manager, Kudumbashree

This approach was supported through direct interaction with the project, methods such as the couples training mentioned above, and initial capacity-building sessions, which the men were encouraged to attend. This approach often only appealed to men who had some level of interest in the first place; for those who resisted their wives even joining a self-help group this approach was less effective. The same approach was used in both Ghanaian projects:

The extension officer's brief leaders within the communities about the gender analysis process so that the communities know what to expect and are prepared ... They make it really like a mapping exercise, and like a game. The people enjoy seeing their community in maps. Manager, MoFA

Community-level needs analysis

Once buy-in from community leaders was secured, **each project engaged with the whole community in which they were based, in order to understand both the role women played, and the constraints on them.** This was based on the understanding that changing a woman's position involved changing the power dynamics that affected them, and that empowerment therefore involved the entire community. A2N achieved this by beginning their programmes with community-level needs analysis, finding that:

If [you] start with women only, men will sabotage projects. Start with [the] whole community & then hone in on women. Director, A2N

A2N employed an asset-based community development approach. They began their engagement with the community by helping the community analyse the resources it could draw on to implement changes and improvements. Although their approach addressed the whole community, A2N divided them into groups according to sex and age, which they had found made women feel comfortable, as they were often already discussing these issues among themselves. In their groups, the women assessed the assets available to them, including physical, financial, social and intellectual capital. They then carried out walks through the community (transit walks) to identify where the assets were being degraded – for example, by identifying soil erosion. A2N found that **the focus on assets concentrated the women's minds on the resources that they already had, rather than the obstacles facing them**, and helped them think creatively about how they could best employ these resources to improve their situation.

Once the community had undertaken the asset mapping exercise, A2N brought the groups together and helped them create an action plan for using their resources. A2N reported

that the method worked well: the groups ultimately became independent and able to identify issues and solve problems themselves.

MoFA also found it important to involve both men and women in all aspects of training. When discussing training for women, the trainers drew on traditional values. For example, they affirmed that the men were the heads of households, but sought agreement that there were things that men did better and things that women did better, and that both needed training to specialise in what they could do well. The analysis helped to build understanding about production and training between the genders, and allayed suspicions about the activities.

MoFA then undertook gender analyses, using analytical tools including focus groups and transit walks. MoFA agents acted as facilitators, drawing out the group's own perceptions of the problems and issues in their communities. On transit walks, for example, facilitators would walk with a group from the community through their area, and ask them what they noticed. If they noticed that the area was not clean, the trainer might then seek to draw out the cause, and look at the deeper reasons behind it. At all times, the facilitators would seek suggestions from the group, and refrained from adding their own interpretations. From the groups' suggestions about how to deal with their local issues, the facilitators helped the community create an action plan, with objectives, ways to evaluate progress, and provisions for monitoring.

Regarding gender, both men and women had their own productive roles, and in the process of community analyses, the facilitator sought issues from both men and women, and solutions from both, pointing out multiple options and consequences. Analysis of issues helped them negotiate and compromise on their roles.

SEWA held a village meeting as the first interaction with each village. This helped them gain an understanding of the individual women in the village, and how active they were. Those who were not able to interact were discussed with active members of the village. They were then actively targeted by project workers through house visits or mechanisms such as the Exposure Dialogue Programme, where project workers lived with a family for three days to gain a clear idea of their challenges. Importantly, the project worked alongside local coordinators to manage relationships. These coordinators would then manage the ongoing relationships and ensure the participation of these women.

Implementing changes within the appropriate target group

The projects found that women's groups were the appropriate forum for implementing changes. Targeting women for the purposes of training for production and credit groups, or auxiliary training in things like nutrition and family planning, was not necessarily at odds with a community-oriented approach.¹⁰

All the projects found that women's groups were a valuable mechanism for enabling women to improve their productivity. However, the projects in Ghana also found that once these groups were established, they were able to include men,

¹⁰ See the section on peer learning in section 3.1 for a detailed discussion of the benefits and disadvantages of women-only groups.

without a reversion to previous gender roles. One of the MoFA trainers noted that men were very interested in the activities of their WIAD programme for women. Between April and June 2009, out of a total of 859 trainees, 506 were women and 353 were men:

Men come along to the training, and are involved in keeping records and operating machinery. There is not a problem with having men keeping the records, as women have decision-making power to [a] significant extent.

Manager, MoFA

Why are the men interested? They see the strides that women are making and they want to assist. **Trainer, MoFA, Cape Coast**

Mediation to deal with change

As shown above, to introduce changes in women's roles successfully, a project first needs to gain community buy-in. The projects also found that a period of adjustment followed once changes started to occur. **The projects** found that they **had an important role as an intermediary, helping communities to deal with change**. Sometimes changes were received positively by all:

The group has helped to solve some marriage problems. The palm fruit season coincides with the season where there is the most farm work, and the women are needed by their husbands in the fields. The fact that the group has been able to purchase machinery which speeds up the processing of the palm oil [has meant that] they can process oil in the morning and still be available to help their husbands with the farming. **Group in Bobikuma, MoFA**

However, in some cases, women's new roles caused anxiety:

[A] few men fear that economic empowerment of women will cause them to lose power in [the] home, although this is not the norm. [To solve the problem we] support both men and women. When they get involved and see how [the project] will benefit them, [we] see changes in attitudes of men. For example, there was a case where [a] woman was group leader, and suddenly got lots of attention. Her husband wanted [a] divorce. A2N came to talk to him about [the] benefits of his wife's work to him but also to community. He understood and started to support [his] wife. **Manager, A2N**

The intermediary role was even more important in India, where differences in gender roles were greater. One SEWA group talked about how the project's intervention was necessary for the women to continue their activities, and how persistent persuasion and mediation was needed to create changes over a period of time:

When women are returning from training late the doors are locked, the husband says you should be in the home. SEWA trainers had to go and discuss and highlight the benefits of it and then as income started to come in the men understand and will let them come. It took a very long amount of time to create and develop this [change]. This is then passed down though and eases every generation. **Manager, SEWA**

Sometimes when things are very bad [with husbands] the group will come together to sort it out and pressure them. Often [in the past] our husbands would come with sticks and many have suffered some beating very severely. The change is so big now with the men, they have stopped drinking and will pick us up from meetings. **Group in Vasna Mota, SEWA**

Summary of findings

In summary, traditional attitudes towards women and assumptions about their role as child-bearers continue to restrict their access to training. Projects must address these attitudes if women's needs are to be met. However, projects must also understand women's current domestic duties and work within these constraints, aiming for incremental changes in attitudes. One effective approach to this is working with the men to identify the benefits of the women engaging with the project for the family as a whole.

Gaining the commitment of the entire village is important for the sustainability of projects, and helps to gain the respect and understanding of male members of the community. Engaging with high-level community members adds legitimacy to the goals of the project during early engagement. In line with this, the case study projects found that they had an important role as an intermediary, helping communities to deal with change.



KEY POINTS

Systematic approaches to ensuring access

- Project staff/extension officers need to be equipped to collect accurate information about women's productive practices, constraints and preferences, and apply this information to their work and training agendas.
- Gender-sensitisation is usually more effective if it works with community values.

Structures for women to articulate training needs

- An integrated, decentralised and holistic project approach is necessary to ensure that activities address the specific needs of women within a community. A centralised approach limits the targeted group's opportunities to articulate their needs, and therefore limits the relevance of a project.
- Project and governance linkages are key to enabling groups to identify and then articulate their needs, and to ensure the continued participation of individuals and groups.

Women's ownership over training projects

- Ensuring buy-in from the women and groups is key to the effectiveness of programmes, and this is far easier through a bottom-up participatory approach to understanding and addressing women's needs.

Addressing the gender dimensions of training in a community context

- Traditional attitudes towards women and assumptions about their role as child-bearers are likely to restrict their access to training. These attitudes must be addressed if women's needs are to be heard.
- Exposing men to the benefits of the groups and the women's activities is an important mechanism in changing attitudes.
- Gaining the commitment of the entire village is important for the sustainability of projects, and to gain the respect and understanding of male members of the community. This should be initiated at the outset of engagement within a community.
- Projects have an important role as an intermediary, helping communities to deal with change.



SECTION 3

Applying appropriate training solutions for women



Overview

The previous section discussed how training can be made more accessible to women smallholders, and how projects can ensure that the content and the delivery of training programmes meet women's needs. One of the important lessons from the past decade's experience of training in a rural context, however, is that even high-quality, relevant training needs to be accompanied by a range of supportive social, financial and technological factors if women are to be able to apply that training effectively.

The core finding to emerge from both the literature review and the practice review is that ensuring that women smallholders can apply the training that they receive requires several distinct factors to be taken into account. Specifically, the reviews found that, in order to facilitate innovation, training must be embedded in or linked to a network that has:

- **a structure for sharing learning within groups among the smallholders who are the intended beneficiaries of the new technologies and training;**
- **the opportunity to benefit from, and feed back to, researchers producing new technology; and**
- **access to broader supportive factors that reduce the risks of applying new skills, including credit or revolving savings funds.**

This section considers how these factors can support the application of training to production. It looks at how training interacts with these factors, and how successfully integrating training with each supportive factor can improve the ability of women to make use of their productive skills.





Introduction

Farmer groups have the potential to provide a forum for the exchange of knowledge, mutual support and the articulation of common needs. They take many forms, including farmer field schools, co-operatives and self-help groups, and have been a focus of many training programmes in rural areas. Each structure has particular advantages and disadvantages, and may be suited to different types of agriculture and fit with different cultures. This section does not evaluate these different approaches. Instead, it focuses on three central benefits that groups can have for training, and looks at how training can interact with group structures to maximise these benefits, and how to use these benefits to maximise the opportunities women have for applying the training they receive.

Findings from the literature review and review of practice

Benefit 1: Mutual learning

The first major advantage of delivering training within the context of groups is that **they provide a structure that enables smallholders to learn from one another**, which allows technologies to be more readily adapted, and successful adaptations shared. A review of FAO projects found that:

Small producers share information, acquire knowledge and develop enterprise management and organisational skills more quickly in small 'trust' groups than in larger ones. (Rouse, 2006:20).

This was echoed by Spielman, Davis, Negash & Avel (2008), who identified the importance of group learning in assisting smallholder innovation. Their findings from Ethiopia highlighted smallholder innovation networks such as groups as key to the development of agriculture, partly because they improved access to relevant knowledge. Social networks have also been shown to play a key role in small business success (Kodithuwakku and Rosa, 2002, cited in Palmer, 2007). The failure of extension services to recognise and stimulate the development of these networks has often been seen as one of

their primary shortcomings (Röling & Pretty, 1997; Wennink, Nederlof & Heemskerk, 2007; World Bank, 2007a).

For women, groups are particularly important in facilitating access to information, and in providing support in implementing new skills, and there is evidence that when projects have established networks with the aim of addressing women's needs, they have been beneficial (see Leach *et al.*, 2000). The review of practice supported this. For example, the FAO Honduras report found that working through groups had a large multiplier effect, enabling many more women to benefit from the training (Fleck, 1994).

Benefit 2: Broader participation

In addition to their role in sharing and adapting knowledge, **structures for mutual learning can also engage individuals who would otherwise not be able or willing to participate in training.** They may enable poorer farmers to introduce new techniques, as there is evidence that poorer farmers will adopt innovations only after they have been successfully tried by their peers. Bennel (1999) found that programmes that worked through communities and other locally based groups generally had much better records in targeting the poorest than agencies that did not.

Again, this is particularly important for women. Groups focused on women can make it easier for women to access training, and can reduce the embarrassment associated with seeking some kinds of training, such as literacy training. Isubikalu (2007) found that women favoured groups as a forum for learning and were proactive in initiating self-help groups to provide support and advice, to counter their feelings of vulnerability and lack of resources. She noted that groups could be extremely effective in enabling women to use their resources and training to improve their situations. In the farmer field schools she studied, women gained significantly in confidence and perceived extension as a way to break the cycle of poverty and exploitation they were experiencing. Groups can also help smallholders apply the training they receive by providing a platform for saving and improving their access to credit, and support in crisis.

CSD's review of practice supports this. Although some reviews raised the danger that groups could potentially

exclude the most marginalised members of communities, reproducing patterns of exclusion, the review of the Tamil Nadu Women's Development Project found that groups formed with pro-poor objectives may be more effective at reaching the poorest women than individual training. These women, being risk-averse, were more likely to join training once they saw it working effectively for others in the group (IFAD, 2007a).

Benefit 3: Collective voice

Finally, **the formation of groups is an important way to establish a collective voice for farmers**, and to enable them to push both training programmes and local governance structures to meet their needs. Groups can also give women an enhanced voice in their community (GTZ, 2003; Isubikalu, 2007).

Several projects in the review of practice bore this out, finding that strong group organisation at the grassroots level was key to ensuring that women's needs were considered in planning processes at all levels (FAO, 1997; Koopman, 1997; FAO, 1998; Hagmann, Chuma, Murwira, Connolly & Ficarella, 2002; Padmaja & Bantilan, 2005). Reviews of FAO projects in Costa Rica, Pakistan, Senegal and Honduras all emphasised that stronger grassroots organisations, and women's organisations in particular, could help women to gain access to more government services and to bargain for more appropriate services (Koopman, 1997). Padmaja & Bantilan (2005) found that groups not only allowed women to speak with a collective voice and influence policy, but also enabled them to gain access to the local government. Similarly:

[S]trengthening collective capacity of local groups for self-organisation, collective action, negotiation of their own interests and conflict management, as well as their articulation and bargaining power vis-à-vis authorities, service providers, and policy makers ... has been an important success factor in agricultural extension projects. (Hagmann et al., 2002).



Support for learning within groups

Although farmer cooperation could have significant benefits, many development projects have been unsuccessful because they required more group management skills than the groups had, and these needed to be developed over time if the group was to realise the benefits of cooperation. In other words, while groups provided a valuable forum for training, they required additional training and support to function optimally (Stringfellow, Coulter, Lucey, McKone & Hussain, 1997).

Recent research suggests that training has the potential to contribute very positively to the development of networks. The provision of training can itself improve the effectiveness of groups.

A study in Punjab found that technical training improved the attitudes of rural women in self-help groups to a range of indicators. After training, the women were significantly more likely to believe that groups could lead to socio-economic empowerment of the poor in rural areas. Interestingly, training also increased the importance they attached to needs assessments prior to training, and made them more aware of the importance of financial assistance in setting up a venture (Meena, Jain & Meena, 2008).

Training specifically designed to support the functioning of groups may also be a valuable complement to technical training, enabling more effective delivery (Joy, Prema & Krishnan, 2008).

The review of practice drew out the importance of supporting the development of effective groups. A review of 59 natural resources management projects found that training did not automatically foster the networks of useful relationships that allow groups to support their members and improve their ability to access services. Rather, new organisations needed specific group management training and sustained support to survive in the long term (Johnson, Lilja, Ashby & Garcia, 2004).

The FAO Honduras project report found that training in group management was necessary to support women's participation through group organisation. The benefits of the gender sensitisation work undertaken in the project were only realised because of a simultaneous participatory training programme that strengthened the capacity of the women farmers' groups to interact with the extension agents and communicate their training needs (Fleck, 1994). Similarly, Chaturvedi & Gray (2001), reporting on entrepreneurship development of women in Bangladesh, found that groups set up for the purpose of administering credit required additional support before they could offer collective support for their members' business development.

The projects highlighted several specific ways in which groups can be supported:

- Directly training women in group organisation techniques enabled groups to function effectively, and complemented technical training in both agriculture and enterprise skills (Koopman, 1997; Chaturvedi & Gray, 2001; Barwa, 2003; Johnson et al., 2004).
- Facilitating opportunities for groups to learn from each other, share ideas and take concerted action can also improve groups' effectiveness (Chaturvedi & Gray, 2001).
- Mechanisms for conflict resolution help to prevent group breakdown and improve the sustainability of projects (IFAD, 2007a).

Lessons from the case studies

In the four organisations we looked at, training took three general forms:

- some training was given to all the members of the group;
- some was given to a few of the women who were involved in a specific enterprise within the group; and
- some was delivered to individuals from the group, either to support specific functions such as leadership, or with the intention that individuals who received information would share it with other members of the group.

In each of the four case study organisations, however, a central component of the programme was the establishment of supportive peer groups who worked together to produce goods, save and acquire assets and, in some cases, market and sell their goods. These groups, called ‘self-help groups’ in India, and simply ‘groups’ in Ghana, were generally composed of around 20 women from the same village. The groups were set up for a variety of reasons. However, most were realising the benefits identified in the literature, making groups an important part of the agricultural innovation system.

The groups shared and experimented with new production and processing methods, reminding each other of techniques they had learned. They provided a platform for saving: several of the Ghanaian groups began as revolving credit unions, and all of the groups we visited had some regular saving mechanism, whether in the form of paying union dues, or saving in order to become eligible to apply for a loan. They were also a source of formal or informal credit for members who would not otherwise have access to any form of credit. Many of the Ghanaian women said that their main reason for joining the group was that the group would assist them in times of ill health or death in the family. Likewise, in India the women consistently highlighted the support they received from the group in times of crisis.

The fieldwork questionnaires also confirmed that the experience of these groups supported the analysis in the practice review: delivering training through these groups made it possible for the projects to reach more women, and to engage more successfully with women from poorer backgrounds. It enabled the groups themselves to become more active in demanding the resources they needed at the local government level. Responses to the questionnaire also confirmed that where training was specifically designed to support group organisation, the groups were better able to deal with challenges and threats, indicating that this was important for sustainability.

The following sections look at how the four case study organisations achieved each of these goals, and draws out what can be learned from their experiences.

Sharing information

Sharing of information among group members was an important method for projects to disseminate information to greater numbers of women. To enable training to reach more women in a target community, however, the group members who received training needed to communicate the content of the training effectively to those who did not receive training. Each of the four case study organisations had experienced challenges in this regard.

In some cases, the individuals who returned from training did not share the skills they had learned in sufficient detail, and occasionally withheld information. (This seemed to be largely unintentional, but occasionally there were reports of intentional withholding of information.) A second problem, articulated mainly in India, was that the women who had not received training believed that unless they received the information directly from the trainers, they could not fully understand what was to be learned. A woman smallholder from Kudumbashree, for example, told us that although information was shared within the group, she would not be interested in the training unless she was able to attend it herself.

Similar challenges were experienced by projects that sought to use farmer trainers to cascade knowledge and skills learned in their communities: they sometimes conveyed the information incorrectly, and often lacked the teaching skills and authority that made the original trainers convincing.

None of the case study projects assumed that effective information sharing would automatically happen in the groups. Instead, they introduced measures to facilitate the process. For example, the A2N project director confirmed that they had previously had problems with women not sharing information and knowledge effectively. To deal with this, they discussed the ‘how’ of reporting as part of the training. At the end of the training, the women who received the training rehearsed what they would tell the group. They did role plays with the trainers to help them remember the information and convey it to the group. The trainers also suggested that the women share the information immediately when they got back from training, before they forgot it.

Kudumbashree has also been successful in enhancing the take-up of training through the contact farmer method, by training leaders in peer learning and how to share the information. According to the A2N director, the time spent on developing peer learning was an important part of creating a sustainable group. They found that they needed to provide support for this aspect only until the group had sufficient experience to create a ‘group memory’, which could help them solve new problems on their own.

Several MoFA groups expressed their preference for group training over learning from a group member who has attended training. One manager explained that the transfer of information depends very much on how cohesive the group was, and how committed it was to common goals. Where the groups were cohesive, they experienced few problems sharing individual training through demonstrations. Where groups were less cohesive, however, they found that group leaders needed financial incentives at the local level to share their training. As the manager put it:

*When the groups are formed for the wrong reasons, it is difficult to fix the problem, as self-interest is the main driver. **Manager, MoFA Cape Coast***

SEWA used a different method to decide who to train. Either SEWA invited group members to the training, or group leaders selected people to attend. It was noted that they tended to pick the most literate, the most talkative, and the most active members, with the result that some women received a lot of training and others receive almost none. SEWA trainers used handouts extensively to facilitate information sharing. One

leader, herself illiterate, noted that these were essential for her to share information when she returned to the group, some of whom were able to read the handout. This depended, however, on the particular leader being proactive in this and having the capacity to share the information.

Support for sharing training was valuable in all the groups, but there were significant differences in outcomes from the different approaches. MoFA and SEWA groups perceived themselves to be more dependent on materials and training from the project, while in Kudumbashree and A2N, where significant time was spent on ensuring individuals were confident in sharing information, there was more ownership of the information and the training processes.

Time spent training in peer learning techniques is valuable in enhancing the take-up of information and the sustainability of training. There is a danger that the most educated group members will receive the most training; the evidence suggests that a group's ability to increase the number of women trained depends heavily on how cohesive and well formed it is. Finally, the potential for individual training to reach larger numbers of women is only truly realised when the women have a sense of ownership over the training process.

Supporting savings and reaching the poor

One of the most important roles of the group is to help women make the transition from attending subsidised training to implementing training. Smallholders who make a marginal living are typically risk averse and time poor, and, as the literature review showed, convincing them to make changes in their practice is often difficult in the initial stages of a project. Without groups, often only a small number of better-off farmers, with the resources and capacity to risk making changes, are willing to adapt their practices.

Each of the case studies analysed for the field work found that groups helped women identify with peers engaged with the project, and this was an important way to gain buy-in at the introductory stage. Seeing success stories of people to whom they related made a huge difference in the women's willingness to engage with project workers, and to take the initial risk of involvement. Women in each group in each project said that the success of others in the group, and their encouragement, was their primary motivation for getting involved in the project initially:

I noticed how A2N was available to help the group, and I saw how the susu system [revolving credit] was helping women in the group. I was very impressed by the way group members cared for each other and helped each other to farm better. This made me very eager to join the group. I was encouraged by A2N to join the group not directly but indirectly through their visits and attitude.

Individual from Odonkor, A2N

This method of engaging women was particularly important when it came to the poorest members of the community. Throughout the literature and practice reviews, projects were criticised for not meeting the needs of the poorest women. For all the groups interviewed by CSD, meeting the needs of the poorest was at the forefront of their thinking and an important part of the project managers' remit. Highlighting success stories was central to this approach to engaging the poor initially to join a group and then to advancing

their productive activity. As a trainer at Kudumbashree noted, initiating a change in the mindset of the poorest was absolutely key:

[Those below the poverty line] do not have entrepreneurship training. They do not have the risk taking mindset. The primary objective has to be to turn them into entrepreneurs. Success stories are the best way of getting them involved, we tell them about this first and then they can see the benefits. The women must pay for this. Kudumbashree just facilitate the training but the women must invest themselves. So the first approach is to give them success stories and then [we] must change their mindset, only then will they buy in to the training, this means they want the training. **Trainer, Kerala**

Throughout their work, the case study organisations in both India and Ghana focused on instilling a mentality of mutual assistance within the groups. It was evident throughout the fieldwork that those who had enhanced their income and status in the group and their community were consistently looking to help those who had yet to reach that point. Assistance, rather than exclusion, of the poorest was the dominant approach within the groups, as this group confirmed:

If there is someone that is desperate to join and destitute, we will give them the out-of-turn loan ... so [they] can begin the investment and then go from there. It is more likely that the destitute will be able to join [the group] and we all try and assist them. **Group in Ganeshpura, SEWA**

However, because both SEWA and Kudumbashree focused on sustainability and emphasised creating buy-in through group pressure and physical capital investment, the groups would not let even the poorest have a free ride in terms of investment:

We [the group] assist the poorest to make the initial savings but we will only do this if they are willing to save. They just must save something and this is enough to start in the group. **Group in Perumkadavila, Kudumbashree**

The two projects in Ghana echoed the idea that, despite their potential for reaching the poor, groups needed to be able to control their membership. Senior managers at both MoFA and A2N pointed out that to achieve the level of cohesiveness and mutual trust that they need to work effectively, groups needed to be able to select members they could trust to contribute. This was challenging:

[T]he groups are not sufficiently selective of their members. It is not part of the culture to exclude those who wish to participate. But it is necessary for groups to be able to select their own members, because they need to work closely together and therefore need high levels of trust. **Manager, MoFA, Cape Coast**

Both MoFA and A2N found it important to provide training to help groups set membership rules that would make it possible to protect their membership.

Groups could not, therefore, function as substitutes for social assistance, and might not be well suited to dealing with the absolutely destitute. The interviews suggested that the groups were nevertheless able to reach the poor, and spread training and opportunities to engage in new production and enterprise practices far beyond the typical early adopters in communities.

The case studies also suggested that groups may be effective in overcoming social barriers to participation in training other than poverty. In India, caste plays a strong role in shaping opportunities for different segments of the community. Lower-caste women traditionally would have been unable to interact with higher-caste groups in a social setting such as training, and unable to speak at local government level. Their needs, therefore, were often marginalised through the interaction of caste, gender and poverty. However, heterogeneous groups were the norm in both projects, with people from different castes found throughout the groups interviewed.

In Gujarat, the main base of SEWA, social norms meant that women in some villages did not interact freely, but the mere existence of heterogeneous groups was a significant change. These groups were actively encouraged. One project manager at SEWA highlighted that the issue manifested itself, often with higher-caste women, who were more tightly bound by traditional values, whose male family members did not want them to interact outside of the home. For lower-caste women, on the other hand, the men often saw the benefits very quickly and were keen for change.

These cultural issues cannot be changed instantly and even the women highlighted that it would be a 'drip feed' change. For them, it was about initiating change for their children or even grandchildren. However, it is clear that in order for all members of the community to develop, heterogeneous groups are an important means of initiating cultural change and ensuring that all groups' voices are heard and existing social marginalisation is addressed.

The case studies suggest that groups are able to involve poorer people than would otherwise participate in training programmes. The women are mutually accountable to each other within the groups, and they need to retain control over the risk of admitting poorer members. This means that groups are not necessarily suitable for addressing the needs of the absolutely destitute, who require social assistance of some form. This fact should not cause the power of groups in terms of poverty reduction to be overlooked, as it seems clear that they are able to help spread training more widely, rather than concentrating it among those who are already advantaged within the community.

Overcoming social barriers such as caste and religion is a key factor in reducing barriers to change and reducing inequality in access to training. Groups were often effective in addressing these barriers, encouraging heterogeneous groups and instilling a mentality of assisting those most in need. It must, however, be noted that these changes are slow and incremental.

Pushing for better government services

The review of practice showed that establishing groups can enable women to make their collective voice heard at a local government level, and to press for more appropriate training and better support services. The case studies supported this finding. In Ghana, there were several instances where the groups had given individual women the confidence to stand for their local assembly, and had increased their standing in their community, enabling them to be elected. The leader of the MoFA group in Ekon village, for example, was elected as an assemblywoman as a result of her work with the group,

which overflowed into the wider community. She was able to press the local authorities to repair some of the infrastructure that was hampering the group's ability to do business, and negatively affecting the community. Her status in the group also led to the local government offering her training in mediation and the delivery of informal training, increasing the range of the group's training and resources.

A2N provided groups with training in lobbying. The Onyansana group successfully lobbied their local government for an improved school building for their children. The Mamfe group stated that the lobbying training had increased their confidence and they believed it would help them when they approached the bank manager for a loan.

However, despite the fact that the groups had raised women's awareness of their needs, and raised their confidence to approach authorities to meet them, there was still a strong perception in the Ghanaian groups that local government structures were unresponsive to them.

The group at Onyansana were aware of possible channels for discussing problems with their assemblyman, but laughed when asked whether this delivered results. Despite their lobbying skills, they felt that the local assembly was not, on the whole, responsive to their needs. Likewise, the MoFA group in Bobikuma had the perception that the local assembly was unlikely to help them, despite clearly understanding how to articulate their needs at this level. There are therefore limitations on the power of group formation alone to effect change.

In India, where groups were connected to the *panchayats* (local government), similar increases in confidence and lobbying skills yielded higher dividends. Both projects in India had strong links with the local government systems. For Kudumbashree, this link was forged at the inception of the project. Once they had entered a village, when women went to the panchayat for help they were asked if they belonged to a Kudumbashree self-help group. Without this membership they were often unable to gain assistance.

Often the project's initial interaction in the village was at the panchayat offices, and this gave both Kudumbashree



and SEWA credibility with the villagers. The majority of both projects' district officers were based at the panchayat offices, so there was a consistent link between the projects and the panchayat. Both case studies attempted to enhance the role of the women within the panchayat, and throughout the fieldwork it was found that group leaders were now members of the (village level) gram panchayat. The links between the projects and the *panchayats* were key to this presence, and there were ongoing efforts to strengthen these links, with district officers often stating proudly how many members within their district had made it to this post.

If there were issues within the village, both SEWA and Kudumbashree initially assisted the women to air their grievances to the panchayat officials through a project worker or the chairperson, or through encouraging the group leaders to speak with them. This had developed to such an extent that the women were able to facilitate the interaction themselves, through either the project structures or through lobbying. One group approached the panchayat, and successfully lobbied to receive the National Rural Employment Guarantee, which guaranteed unemployed people in rural areas 100 days of paid work in the year. The women continually highlighted the empowering nature of these interactions and the changes that this had initiated:

As [Community Development Society] chairperson, I have the responsibility for 20 wards and 250 [self-help groups]. I have to verify the information [from the groups] and give it to [the] district panchayat. If some enterprise is not working well I must inspire and motivate them. I also assist in the availability of credit from banks. Also I have to do status reports from all groups in panchayat. [I] learnt through [the] Kudumbashree mission all the skills needed to do [the] CDS role ... through leadership and administration training which covers all aspects.
Individual from Manikal, Kudumbashree

Training to support group organisation

The primary research strongly supported the point that training can support group organisation. Groups need training and support at various points in their development in order to function effectively, and to have a chance to become self-sufficient. The four case study organisations found that their groups had very similar needs in this area:

- training and guidance for group formation;
- training in formulating constitutions and by-laws, decision-making procedures and electing leaders, to enable the transparent regulation of the group; and
- training in conflict management and leadership skills.

Training and guidance for group formation

Each of the projects emphasised that groups that formed for the purposes of mutual support, as opposed to simply accessing credit, were more likely to operate successfully and have a better chance of ultimately becoming sustainable. They emphasised that the process of group formation was very important. In the case studies, the women had started groups for three main reasons: socialising, access to savings and insurance, and changing practices and production.

In India, it was clear that all of these motivations could create collective buy-in. No groups were set up for the dissemination

of credit, and the main insight from the managers and trainers involved in all four projects was that **groups that formed solely for the purpose of accessing loans or capital were unlikely to have the level of trust and commitment required for a successful group.**

In Ghana, government loans were made available to groups, and some groups consequently formed solely in order to access these loans. It was the unanimous opinion of the MoFA staff interviewed that these groups did not last. According to the director:

[T]he problem with groups that form for the purpose of accessing loans is that if there is a delay in accessing the loan, the groups are apt to disintegrate. Their expectations are often too high, and there are often conflicts of interest in how the funds are to be used, if they obtain them. **Manager, MoFA Cape Coast**

The processes and interactions necessary to access a first loan were not possible without the close cooperation of all members of the group; and without significant levels of commitment and cooperation, this was not feasible. To prevent group breakdown, both MoFA and A2N spent considerable time with groups in the early stages, helping them to clarify the purpose of the group, and establishing whether or not this was truly a common purpose, and whether group members had sufficient trust in each other. Both organisations emphasised that this part of the process was absolutely vital.

Training to enable transparent regulation of the group

The case studies also found that organisational training greatly improved the operation of the groups, and enabled them to make better use of their resources. Training in group management processes, such as establishing group regulations, leadership structures, and decision-making procedures, improved accountability within the group and reduced the potential for conflict between the executive and other members.

We were taught about by-laws and regulations – now we are able to know the true members, and have [a] way of removing difficult members. **Individual from Ogebe, A2N**

During training, these groups are taught leadership skills, and encouraged to write their own by-laws to regulate group membership. Offenders are fined. This is working well. Groups that go through this training are less likely to break down than those that have not. The effects of the training are also visible in the books, minutes and attendance records of the groups, which are more complete, accurate and up to date than groups that have not had the training. **Manager, MoFA**

Training in conflict management and leadership skills

Both projects in Ghana found that training in how to discuss difficult topics with members and deal with challenging situations made the groups more stable and resilient, and therefore better able to achieve their goals over the long periods of time required. One project manager shared the following:

*If groups are not trained in group dynamics, when they go through the conflict stage of group formation, they are not able to manage this. At this point, those with subversive attitudes cause conflict and those who have gone through this usually form new groups. **Manager, MoFA Cape Coast***

Group leaders in both India and Ghana reported that training in leadership skills made them more confident in running meetings, dealing with problems and keeping the record required for transparency.

*I had leadership training; it used to be once a month and [is] now reduced so it is only rare. It covered how to control the group, accounting and how to manage balance sheets. There have been big improvements in being able to manage the meetings. I feel it has made me more confident but still I could improve. **Individual from Perumkadavila, Kudumbashree***

In sum, enhancing the confidence of the women was the key to initiating and maintaining change. To this end, confidence building and training explicitly designed to enable women to articulate their needs at local government (or higher) level should be accompanied by formal links between groups for maximum effectiveness. Ensuring the sustainability of groups is an important precondition to ensuring the sustainability of a project - the case studies showed that training in group management and group formation can help to improve groups' sustainability. Furthermore, training in communication and conflict management can make groups more stable, less likely to disintegrate, and able to take disciplinary action without breaking down. Groups' day-to-day record keeping can also improve trust and transparency within the group.

KEY POINTS

Sharing information

- Time spent training in peer learning techniques is valuable in terms of encouraging sustainability.
- The ability of a group to increase the number of women trained depends heavily on how cohesive and well-formed it is.
- The potential for individual training to reach larger numbers of women is only truly captured when women have a sense of ownership over the training process.

Helping projects to reach the poorest

- Groups are able to involve poorer people than would otherwise participate in training programmes. They are not necessarily suitable for addressing the needs of the absolutely destitute, who require social assistance of some form. This fact should not cause the power of groups in terms of poverty reduction to be overlooked, as it seems clear that they are able to help spread training more widely, rather than concentrating it among those who are already advantaged within the community.
- Groups are also able to overcome other social barriers such as caste and religion, and prevent these becoming barriers to changes. These changes are, however, slow.

Pressing for better government services and more training

- Confidence building and training explicitly designed to enable women to articulate their needs at local government (or higher) level should be accompanied by formal links between groups for maximum effectiveness.
- Training in group management and group formation can improve groups' sustainability. Training in communication and conflict management can make groups more stable, less likely to disintegrate, and able to take disciplinary action without breaking down. Record keeping can improve trust and transparency within the group.

Training to support group organisation

- Groups that formed for the purposes of mutual support, as opposed to simply accessing credit, were more likely to operate successfully and have a better chance of ultimately becoming sustainable.
- Training in formulating constitutions and by-laws, decision-making procedures and electing leaders enables the transparent regulation of the group.
- Training in conflict management and leadership skills can make groups more stable, less likely to disintegrate, and able to take disciplinary action without breaking down.



Introduction

This section considers how participation in technology development can increase the ability of smallholders to apply training productively. It looks at how training and participatory technology development can complement each other and how successfully integrating training with the technology development process can improve the ability of women to make use of their productive skills.

Findings from the literature review and review of practice

Participation and partnership in technology development

Developing relevant agricultural technologies for smallholders is critically important for improving their productivity. It has also proved difficult in practice. Many studies indicate that researchers make assumptions about agricultural conditions that are far removed from the experience of poor farmers, and that the objectives of research institutes and farmers are not aligned (e.g. Röling & Pretty, 1997; World Bank 2007b). The fragmentation of agricultural research, and its lack of coherence with the needs of the rural poor, have significantly contributed to the lack of implementation of new technology and are often cited as the primary failing of extension activities (see, for example, Röling & Pretty, 1997). The World Bank highlighted the issue:

[It] results in services that are unavailable to the poor, neither needed nor desired by the poor, captured by the non-poor, of low quality, unsustainable, cost-ineffective, or delivered more slowly than necessary to respond to urgent needs. (1997:93)

The lack of integration between researchers and rural farmers comes from an ongoing perception of the poor as passive recipients of aid. Too often research institutions have espoused technology-oriented approaches, identifying what should be in place rather than what will fit into place. For example, Isubikalu (2007) found clear evidence that in the Ugandan system, existing technologies were advocated without sufficient attention to the context and needs of the population who would use them. (See also Röling and Pretty,

1997; Bennel, 1999; FAO, 2003; World Bank, 2007a; World Bank, 2007b.)

Isubikalu (2007:159) also made the important point that the successful introduction of agricultural technologies in rural areas required 'science and technology continuously [to] interact with prevailing problems in the context of application'. There is consensus in the literature that to ensure that technology meets the needs of smallholders, and women in particular, they need to participate meaningfully in the technology development process (IFAD, 2001; Gurung and Menter, 2004; Johnson *et al.*, 2004; Padmaja & Bantilan, 2005).

The gender dimension of technology development

For women, the opportunity to participate in the development of relevant technology is particularly important, because their technology needs are often different and have historically been given lower priority.

Women have different technological needs because the balance of their productive responsibilities is different from men's. Despite women's increased involvement in all areas of agriculture, men still tend to be more involved in the production of crops that will be marketed ('cash crops'), while women bear more responsibility for producing the staple crops that feed the household (World Bank & IBRD, 2009). Overall, women tend to perform more time-intensive, labour-intensive agricultural tasks, while men tend to control mechanical devices and undertake tasks involving physical strength (Saito, 1994; Deere, 2005; World Bank & IBRD, 2009).

In addition to these traditional tasks and their domestic chores, as explored in the previous section, women in rural areas increasingly have multiple roles, including earning supplementary cash through other work. A further consequence of changes in agricultural conditions and higher levels of male migration to urban areas is that women are sometimes required to take on tasks and activities traditionally undertaken by men, in addition to their domestic chores. Rural women are consequently time-poor, with many working up to 16 hours a day (Saito, 1994; Paris & Chi, 2005; World Bank & IBRD, 2009).

Technical improvements have disproportionately focused on cash crops and activities traditionally undertaken by men. Labour-saving technology designed to reduce the time burden on women has received far less attention, with the result that women's productivity is constrained. Just as technology development has not given priority to traditional women's tasks, it has also been slow to take into account the preferences of women who are involved in commercial farming. This is necessary because **women may have different production preferences, even when engaged in the same productive activities as men**. A study by WARDA in Cote d'Ivoire, for example, found that male and female farmers preferred different varieties of rice: men favoured a shorter and higher-yielding variety, while women preferred tall-growing varieties that were easier to harvest with babies on their backs (Gridley, 2002). It is important, therefore, that gender is explicitly included in extension research so that technology is developed to suit its primary users, whether male or female.

A further reason for this is that the impact on women of technology introduction is often unforeseen, and it is heavily influenced by existing patterns of power (Das, 1995). Agricultural extension that increases the intensity of agricultural activity, for example, can actually have a negative impact on women. Technological advances that make cash crop farming more intensive often have the secondary effect of increasing women's workload. More intensive farming can increase the amount of associated 'women's work', such as weeding¹¹. Associated environmental damage often means that women must travel further and spend more time to complete household chores such as wood and water gathering (Haug, 1999; Chipeta *et al.*, 2008). Labour-saving technologies designed for women are also sometimes co-opted by men:

In one project in South Africa, in which donkey carts were distributed to help with fuel wood collection, the carts were monopolised by men who used them to collect and sell wood from resources closest to the homestead, leaving women to travel even farther to get fuelwood for domestic use. (Venter and Mashiri, 2007, cited in World Bank & IBRD, 2009:293)

Raising the overall productivity of rural communities therefore requires extension researchers to consider the gendered impact of extension activities. Extension services need to pay ongoing attention to the gender dimension of technology development, and how technology development interacts with other factors such as education and capital, to ensure that appropriate methods are developed and disseminated, and that they positively impact their target group. Ensuring that women have the opportunity to participate meaningfully in technology development is an important step towards this goal.

Lessons about implementing participatory approaches

In the reviewed projects, women smallholders actively participated at a variety of levels in the design and implementation of extension projects that aimed to meet their needs. Johnson *et al.* (2004) identified five distinct levels

of participation, based on who makes the key decisions in the innovation process at the design, testing and dissemination stages of an extension project. The levels are, in increasing order of the depth of participation:

- *conventional*, where scientists make the decisions at all stages and own the process of technology development;
- *consultative*, where the priorities and preferences of farmers are solicited, but decision-making power remains with scientists;
- *collaborative*, where decision-making power is shared between stakeholders, on the basis of mutually understood priorities and preferences;
- *collegial*, where decisions are made by local stakeholders, following organised consultation with scientists; and
- *farmer experimentation*, where farmers make production decisions without organised consultation with scientists.

The project evaluations reviewed in this study indicated that, although the importance of participation was understood at a project design level, effectively implementing participatory approaches proved challenging. For example, in a survey of World Bank and Natural Resources Institute projects that focused on community development and participation, Johnson *et al.* (2004) found that only a minority were effectively driven by local stakeholders.

The challenges of implementing participation has led to the development of methods for improving participation, aimed at ensuring that women's needs are identified and incorporated in the design of rural training programmes. The reviewed projects used a variety of participatory methods; this section highlights the key lessons that can be drawn from them, regardless of the particular method used.

Participation at the design phase improves the relevance of technology development

Gurung and Menter (2004) analysed several projects undertaken by the Centre for Tropical Agriculture, and found that participatory needs analysis was effective in the



¹¹ Fertiliser increases the growth of both crops and weeds.

development of more appropriate technologies for women; that it enabled existing technologies to be adapted to local situations; that it increased communication between women farmers and researchers; and that it resulted in an increased take-up of new technologies.

Participation can also improve the capacity of farmers to experiment and adapt techniques to suit their situations. For example, a review of a participatory project run in Honduras by World Neighbours found that farmers had started to experiment with novel practices, rather than continuing to apply World Neighbours techniques. Follow-up studies showed that adaptation and adoption processes were continuing well after the project had ended. Evaluation of the effect of participation in 59 projects found that participatory projects were more likely to result in the development of the skills required for adapting technologies, such as strengthened analytical capacity and confidence (Johnson *et al.*, 2004). Following the use of participatory methods in the Ethiopian client-oriented extension training project, women showed improved abilities to analyse and prioritise their problems, and to develop solutions (UNDP, 2001). Participatory methods were also valuable for enterprise training, and the increase in women's bargaining power improved their skills in analysing markets and undertaking experiments (Kaaria, Sanginga & Njuki, 2007).

The earlier in project development that participation is incorporated, the more likely the project is to meet community needs.

The effect of participation depends on the stage at which it is introduced, and the extent to which genuine decision-making power is owned by local communities. More intensive participation is, in general, more effective. In evaluating the impact of user participation in three agricultural development projects, Johnson, Lilja & Ashby (2003) found that farmer participation led to changes at every stage in which it was included, but the earlier in the development it was incorporated, the greater the changes to the projects and the more likely they were to meet community needs.

The importance of engaging women at the planning stage is also emphasised by Nederlof and Dangbegnon (2007), who analysed a soil fertility management project in Togo and found that lack of farmer participation in the early stages, where project orientation was decided, resulted in lack of ownership by the community.

Institutional mechanisms that ensure timely and proper implementation are required for long-term participatory agricultural development.

Although the introduction of participatory methods offers a systematic approach to involving women farmers in identifying and addressing their own training needs, many challenges remain. Gurung & Menter (2004:259) noted that the effectiveness of participatory methods was hampered by an 'organisational structure predicated on [a] supply-driven "pipe-line" system of innovation', and found that women, as end users, were often brought into the process relatively late, when the bulk of the development is done.

Participation also encounters other challenges. For example, trainers may not fully understand participatory methods, and so it becomes a smokescreen: it seems participatory on paper, but is actually top-down (IFAD, 2001). Analysis of a long-term Integrated Natural Resource Management Project in Zimbabwe found that:

The quality of facilitation was more important than any particular tool or learning aid, and this skill proved to be more difficult for development agents and local people to learn than any other skill needed for implementing the learning process. (Hagmann et al., 2002)

Dealing with these kinds of issues requires creating incentives that align the process of technological development with the realities of application. It also requires institutional mechanisms to ensure accountability among trainers.

Lessons from the case studies

Challenges of creating participation

The case studies provided very strong evidence of the final point made in the review of practice: that the key to achieving the level of participation required for technology development to meet women's needs lies in the **incentives** for researchers and women smallholders to interact, **and in the effectiveness of projects in mediating this relationship.**

As has been noted throughout the literature, integrating the needs of women into agricultural technology development is extremely difficult. Only in rare cases has it been wholly successful; it was the least developed area in both the Kudumbashree and SEWA projects in India. Difficulties in aligning the priorities of the women, the project and the research institutes (including universities) seemed to be at the heart of the problem. From the interviews, including interviews with some researchers, three important factors were involved in achieving this alignment:

- Researchers needed to perceive smallholders as important stakeholders.
- Smallholders needed to be able to understand their own demand for technology, to have the financial and management tools to invest in the technology, and to manage the risks of doing so.
- Project managers and trainers had an important role in mediating the relationship between the smallholders and researchers.

It was clear from the case studies that **a commitment from the universities to smallholder technology development was key** to both making the technology relevant and ensuring that women were able to take it up. Where such commitment was lacking, it was found that appropriate development and take-up did not happen. For example, Kerala traditionally has low levels of technology take-up and this has not changed since the introduction of Kudumbashree. Generally, only in rubber farming has technology been significantly employed at smallholder level in the area.

It was evident when speaking with university researchers in Kerala that the focus of their work was commercial farming and developing technology to this end, because this was

where the need was perceived to be, as well as the financial gains. There was little or no opportunity for women to feed into the early stages of technology development and, when new technology was created for the women, a top-down dissemination strategy was generally pursued, rather than any sort of participatory approach. The primary technologies adopted by the women were pesticides and fertilisers, but even this was not meeting their needs:

*There are some issues with technology being advocated from the university which takes so long that it is out of date by the time we start to use it. **Trainer, Kerala***

SEWA had a slightly higher level of success in enabling women to take up new technologies where they have involved the women in identifying needs. However, it is also clear that the feasibility of new technology was often not understood because of a communication gap between the research institutes and the information given by the women to the district officers.

For example, the traditional sickle that women used for harvesting often created sores on their hands, leading to infection. SEWA district officers identified this as an issue and a new sickle was provided free of charge, on a trial basis. The trial was successful, in that the women did not get sores. They did, however, use the old sickle in conjunction with the new one, because the old one had other advantages, and the combination cut their work time from eight hours to six. After the trial, the new sickle was made available to the wider community, but it was rarely taken up because it cost 50 rupees, compared to just 15 rupees for the traditional tool. The women recognised the problem with the old sickle, but had to balance this against the high cost of the new one.

Unless they can fully identify the benefits of the new technology, people will often reject the opportunity to make a larger investment. Clearly, the particular demands of this smallholder market for new technologies had not been properly understood in the technology development process.

The review of practice emphasised that for technology take-up to be improved, there must be significant input from women. As the projects did not have any direct control over what technology was developed for the women, this line of communication had broken down. As a university director noted:

*We are not developing the technology to target the women, we are developing scientific technology for the farming community. The responsibility is with Kudumbashree to adapt the technology to the needs of the women. **Researcher, Kerala Agricultural University***

This perspective seemed to be at the heart of why technological development was not filtering through to smallholders in the region. Similarly, the SEWA project managers noted that the women were able to feed into the technology through the district associations and day-to-day interactions with agricultural officers, but that this was not sufficient to ensure that their needs were met at the highest level, and did not facilitate buy-in when the technology was developed.

It has regularly been suggested that supporting participation in technology development requires formal structures

for farmers to feed into the process. At the very least, it is suggested, **farmers should be consulted about their technology needs during the research planning process.**

In Ghana, MoFA recognised the importance of creating a process whereby smallholders could communicate their needs to researchers. Extension officers met with smallholders to discuss their problems. Farmer representatives, extension agents and researchers then came together in yearly Research Extension Linkage Committees, which are designed to make researchers directly aware of farmer priorities, and to involve both farmers and extension agents in planning for technology development. This helped to an extent (for example, trainers felt that it resulted in more appropriate technologies being produced).

The most commonly cited disadvantage of the process was that it was slow to respond to farmers' needs, as it was only a yearly meeting. On the other hand, the meetings were valuable in allowing trainers to develop relationships with researchers, making it easier for them to approach researchers with technology problems:

*I find that if you have met [a] researcher, you can contact them directly and they will help if [they] have time. **Trainer, MoFA Cape Coast***

It appears that formal mechanisms can help to an extent, but the problems of differences in locations, and the attitudes and approaches of women and researchers, seem likely to remain.

Preparation for participation

The case studies suggested that changes were happening slowly from the demand side. Project managers noted that, as the women changed their attitudes towards production and developed a more businesslike approach towards their activities, they became more willing to invest in new technologies. Interviews with groups and individuals underlined that **technology take-up was a key area that they wanted to develop**. This was important in two respects. Firstly, the majority of project managers emphasised that for the women to buy into the project, they needed some level of input or ownership in the development process. The project's encouragement to take on a new technique or invest in a new technology only counted for so much when the women had to make an investment of their own. The women needed to understand the benefits to them and weigh that against the capital investment.

The primary change noted in both Indian case study organisations, however, was that the women had developed their capacity to identify and understand some of the potential benefits of new technologies. As a result of the technical and management training they received from the case study organisations, and their subsequent productivity improvements, their attitudes had changed to such an extent that they were now willing to make these changes and invest in new techniques.

These changes were particularly visible in the enterprise aspects of some of the projects. As the enterprises were often completely new ventures, the women were open to taking on technology. In some cases they recognised it was essential. For example, if a woman was producing 'nutrimix' (a baby mixture from groundnut) she needed to produce it on

a scale and at a quality level that was only possible through investment in the appropriate technology. The women were increasingly able to understand the costs and benefits of investing in technology:

*An example [of technology take-up] is making incense sticks. We were having big back pain doing this so SEWA brought in a wooden platform to sit on. SEWA did a trial for free ... the rest of the women started to say they wanted it but it couldn't be free so SEWA outlined the costs and debates were had on whether it was worth the cost etc and eventually many decided that their health costs would be down and so went for it. **Group in Ganeshpura, SEWA***

However simple this example might appear, it illustrates that these women had developed to the point where they were able to articulate their needs, and then evaluate the viability of proposed technological solutions. They were in a much better position to participate in the technology development process. They had a demand for technology in the sense that they knew what they wanted and were prepared to pay for it. This suggests that **the introduction of technology needs to be staged so that smallholders have reached a level of understanding where they can meaningfully participate in its development** (including being able to buy into it by contributing at least part of the investment).

Conversely, failing to stage the introduction of technology so that it is in step with the development of technical, financial and management capacity resulted in wasted effort and frustration:

*[I] attended the machinery training but it was not practical, we were not able to use or buy the machinery, so completely useless and also why would I want to take this machinery when then the rest of the group would not have a job and anyway it is too expensive. **Individual from Kallior, Kudumbashree***

The case studies suggest that trainers and projects play a vital role in facilitating participation, and managing the process of investment in technology, so that demand for improved



technologies grows with experience. This was important, as bad experiences quickly circulated round the village, reinforcing fear of change and risk-taking:

*Some enterprises were failing and this was because they had all acquired technology through a private organisation that was failing and so they all had a large liability in the end. Kudumbashree's role to assist in this is mainly in terms of information sharing and so will assist the women to understand what would be beneficial for them. This particular organisation was an accredited organisation, that was offering the technology and so was the easy way for trainers to link women to their needs. However, we have actually found that when the women take the time to find the technology themselves, it is actually more beneficial to them and they make better use of it. **Manager, Kudumbashree***

The experience of the two Ghanaian projects also underscored **the importance of trainers and projects as mediating bodies**. Extension agents were able to observe technological needs, help women assess these needs, and finally help them apply technologies correctly. They were also able to feed up the technological innovations already happening in the field to engineers and researchers, enabling smallholders to pioneer new ways of doing things themselves.

For example, part of a MoFA extension agent's role was to observe technical innovations made by smallholders, and report these to MoFA's team of engineers. The engineers then went out to look at what the women were doing, and developed mechanical technologies that were modified to suit their needs. They also sent reports about innovations to the national School of Agriculture, which evaluated whether it was worth developing and rolling out further afield.

*Some extension agents witnessed women using cassava graters as fufu pounding machines. They observed that this was an innovation, and reported it to MoFA's team of engineers. They have close relationship with the engineering department ... The extension agents are the link between the women and the engineers. **Manager, MoFA Cape Coast***

In both the Ghanaian projects, the trainers and managers emphasised that **incremental improvements to existing technologies were more easily adopted**, and could nevertheless make a significant difference to the efficiency of production.

KEY POINTS

Participation and partnership in technology development

- Participation can positively affect the adoption and economic impact of technology by improving its relevance and appropriateness to the potential beneficiaries, thereby increasing the number of potential adopters.
- The earlier in project development that participation is incorporated, the more likely they are to meet community needs.
- Institutional mechanisms that ensure timely and proper implementation are required for long-term participatory agricultural development.

The gender dimension of technology development

- Training needs to take into account women's different technological needs and production preferences.
- There is a need to engage a greater number of women in agricultural research, which requires encouraging the participation of women from primary education through to tertiary studies.

Challenges in creating participation

- Universities' commitment to smallholder technology development is key for both making the technology relevant and ensuring the women are able to take it up.
- Supporting participation in terms of technology development requires the establishment of formal structures for farmers to feed in to the process.
- As women change their attitudes towards production, and develop a more businesslike approach towards their activities, they become more willing to invest in new technologies.
- Providing some level of ownership for the women in identifying new technology and feeding into the development process ultimately results in greater take-up of technology.
- There is an important role for intermediaries like trainers and projects in enhancing the take-up of new technologies.





3.3 REDUCING THE RISKS OF APPLYING NEW TRAINING

Introduction

The previous chapters emphasised the role that group networks and technology play in allowing smallholders to use new skills to respond to the changing opportunities that they face. This section considers the broader contextual factors that are needed to support the application of training to production. It looks at how capital, land, credit and infrastructure affect the ability of smallholders to take the risks inherent in applying training, and how successfully integrating training with initiatives to improve these contextual factors can improve the ability of women to make use of their productive skills. This chapter discusses:

- The effects of unequal ownership of capital and land for women on agricultural practices;
- The key role for credit in enabling smallholders to initiate and maintain changes in production;
- How rural infrastructure impacts both women's access to training and their ability to apply it.

Findings from the literature review and review of practice

Enabling factors for innovation: credit, capital and infrastructure

One of the biggest challenges smallholders face in applying technical training is that the risks of implementing changes are very large for them, and they do not have mechanisms for coping with these risks. Palmer (2007:73) emphasised that 'there is a difference between skills development and skills utilisation', and this key point has been missing from the vast majority of extension packages. It may be possible for farmers to acquire the technical knowledge needed to use a machine, for example, but if they do not have the capital to acquire and maintain the machinery, there will be no return on the training.

The Inter-American Development Bank (2000) report on technical and vocational training stated that there is no tangible evidence that training alone creates jobs, and 'training by itself will not be effective unless the conditions for the deployment of learned skills are favourable' (cited in

Palmer, 2007:75). Saint (2005) reinforced this point, stressing that for training to benefit agriculture, it needed a proper macro-economic and regulatory framework, innovative private firms and NGOs, and adequate communication and transport infrastructure.

Many of the enabling factors that need to be in place to make training effective are particularly lacking for women. It is important, therefore, to outline and understand the environmental factors needed for training to make a productive and sustainable difference for women smallholders.

Access to credit

It is widely reported that **difficulty in accessing credit hinders the development of smallholder agriculture and can impact negatively on the application of skills and knowledge acquired in training.** Without access to credit, it is difficult for poor farmers and business people to plan. They are also unable to undertake more diverse activities, as start-up capital is typically required to enter the market. This problem is often worse for women because they lack collateral, such as land and other assets (Commission for Africa, 2005; Okunade, 2007; Palmer, 2007). Where they are able to access credit, women tend to face particularly disadvantageous terms. Okunade's study into access to credit for women in the Isoya rural development programme in Nigeria identified that 97.2% of respondents experienced high interest rates, and 90.5% experienced untimely credit disbursement.

Gender and Credit

Gender stereotypes also hinder women's access to credit. For example, in many cultures there is the perception that women are not capable of managing loans (Hashemi, Schuler & Rile, 1996; Chitsike, 2000). However, an array of studies showed that women were actually more reliable regarding repayment. Flintan (2007) found that women had actually taken up a role as 'innovative leaders' and had a good track record for repaying loans. Women were also seen as more creditworthy, diligent and committed in relation to credit and savings schemes.

Furthermore, credit and asset transfers have been found to have a greater impact on households when granted to women. Programme evaluations in countries as diverse as Bangladesh and South Africa identified that:

... credit and transfers in the hands of women result in greater spending on children's human capital, improved health and nutrition for both boys and girls, and increased access to formal health care for women. (World Bank, 2007b:1)

Empirical evidence gathered in Brazil, Côte d'Ivoire, Ethiopia, South Africa and Indonesia found that this positive correlation occurred independently of the source of the women's resources. (World Bank, 2007b)

Structure of credit schemes

The structure of credit schemes is an important factor in addressing development potential for initiatives. Belay's (2003) study into the Ethiopian system found that the system in place was deficient for two reasons: it was not based on a realistic assessment of borrowers' financial needs, and it was difficult to ascertain whether or not the credit reached the people who needed it. This resulted in disillusionment with schemes, which can be aggravated by approaches to administering repayments (see also Montgomery, 1996). Belay found that regional governments struggled to manage loans, and frequently called on local police to enforce payment in an effort to minimise the default rate and the resultant loss to their yearly budgets. This resulted in some confiscation or forced liquidation of farm assets to meet repayments, thus reinforcing a cycle of poverty.

Improving access to credit for women smallholders is therefore an important step towards enabling them to apply training. The review of practice looked at what can be learned about how to do this from past projects.

Strategies for improving access to credit

The projects reviewed in the review of practice provide further evidence that credit can allow farmers to gain improved market prices. The experience of the EMPOWER project in Ethiopia supported this:

Credit and storage facilities can play a key role by enabling farmers to determine when and where to sell rather than accept low prices and forced sales'. (Women in Development, 2003)

Self-help groups

The reviewed projects employed different means to improve women's access to credit. Many used self-help groups to facilitate credit provision. When run successfully, such groups often produced positive results, as discussed in section 3.1. This is mainly because shared liability makes the groups more appealing to formal lenders, so that women have consistent access and reliable credit lines, and face lower interest rates.

A number of projects identified that self-help groups could help women manage their savings, in order to increase their eligibility for loans. For example, IFAD (2007a) found that regularly paying interest on savings to self-help group members encouraged them to save, and encouraged the poor, who often feel that the risk of borrowing is too high, to

gradually increase their eligibility to borrow. Such savings schemes also made small self-funded loans available to the group members:

The savings which were mobilized within groups (which were then deposited in a bank account in the name of the SELF-HELP GROUP) were rotated as loans among members. (IFAD, 2007a)

The Tamil Nadu Women's Development Project (TNWDP) highlighted the benefits of providing group loans which, in this project, reduced reliance on private moneylenders. It also meant that women did not have to accept very high interest rates when looking for emergency credit, as had been the case previously (IFAD, 2007a).

Confidence building

Many project evaluations emphasised that, to provide reliable access to credit, groups need to be self-motivated, able to operate their own savings and loans, and able to interact directly with banks and other lenders. Only then can they operate independently. Many projects noted that women's empowerment was greatly improved by having to discuss and negotiate with creditors, which enhanced their confidence in speaking outside the home. The ACOPAM project noted:

[T]owards the end of the sub-project in Burkina Faso, the beneficiary associations were able to negotiate directly with financial institutions. (Mossige & Whist, 1999:38)

This had a huge impact on the empowerment of women, as they not only gained tangible benefits in terms of interest rates and amounts of loans but also gained in intangible ways, such as improved confidence and negotiation skills, which could be applied to other areas of the production process such as raw material acquisition.

All these factors were seen in an IFAD project in Nepal, where the women stated that the perceptions of their husbands and local communities had changed towards them, as they were seen to be knowledgeable in the sector and independent in terms of their earning and buying powers through access and control of credit (IFAD, 2007c).



Links with banks

Both the Danida (2004) and TNWDP (IFAD, 2007a) projects highlighted the need for the links between self-help groups and banks to be institutionalised to ensure the sustainability and reliability of loans, an important factor in helping the poor to be able to take risks and plan ahead. As the TNWDP project reported:

[F]ollowing a period of sound credit operations during which they illustrate proper management and discipline ... [institutionalisation of bank linkages] would establish a direct relationship between women and the banks, and ensure continuity of credit flows to self-help group members based on their financial record rather than on the recommendations of NGOs or PIU staff. (ibid.)

The TNWDP Project helped initiate cluster-level federations to assist in the management of self-help group credit and noted that they contributed to:

... improving savings and loan recoveries, resolving conflicts and cases of financial mismanagement in the self-help groups, mobilizing government programmes, and addressing common social and economic needs of villages in the cluster. (Ibid.)

Despite the clear need for credit to be available to women, there was evidence to suggest that groups motivated primarily by access to credit were less sustainable. The Entrepreneurship Development of Women in Bangladesh project identified that women were more often motivated to be in a group by the need to obtain a loan, rather than for a common business or productive endeavour. Using the group as an administrative body, however, did not foster adequate buy-in from other women (Chaturvedi & Gray, 2001).

Addressing the challenge of credit access among women is thus an important complement to technical training. Additionally, training that improves financial literacy may also be complementary to agricultural training because of its impact on access to credit. The case study analysis therefore aimed to investigate the interactions between credit facilities and training, and to highlight successful instances where training has taken account of credit constraints or helped improve access to credit.

Capital and land ownership

Capital, including machinery, and land ownership are important factors in enhancing productive activity, providing collateral to obtain credit, and supporting the potential for training utilisation.

Land ownership

Gendered patterns of land ownership and control of assets affect women's ability to build businesses in many contexts. Without ownership of assets, including land, women are often unable to acquire the collateral to engage in business activities that could create large returns. In many areas:

[t]he woman's role is to farm for their fathers and later for their husbands and finally for their sons, on land that they do not own. The harvested product is not theirs either, but men's property. (Chitsike 2000:75)

Where women do own land, it is often of insignificant size and susceptible to seizure by men (Isubikalu, 2007). Added to this, when a male family head dies or is absent, that land is often taken away from the subsequent female head of the household by men (see Chitsike, 2000). This creates a gendered cycle of poverty that is evident throughout the development literature (see Yngstrom, 2002; Jackson, 1996).

This unequal distribution of land and capital also makes it more difficult for women to secure credit to purchase higher-technology inputs, and reduces incentives to make long-term improvements to the land. This may compromise the effectiveness of training programmes.

The projects in the review of practice noted that the uneven pattern of land ownership in favour of men has a large impact on productivity and income gains for women (e.g. Fleck, 1994). Unmarried women, as a target group, were conspicuously absent from the vast majority of projects reviewed. In many situations they constituted the most marginalised members of society, because they were rarely able to acquire and/or maintain rights to land and assets. The evaluation of an FAO project aimed at delivering training to rural women in Honduras (*ibid.*) noted that 'with little or no access to land, women without companions often do not have even the space for a vegetable garden'.

The different issues affecting landless women and those with access to land means that training must adapt to the varying needs of both. This consideration was unfortunately absent from the majority of projects reviewed. The Tamil Nadu Women's Development Project (TNWDP) at least acknowledged this factor but did not address it:

[T]he great majority of income-generating activities focused on animal husbandry and village industries ... one lesson here is that land-based activities are unsuitable when the majority of the target population have neither title nor access to land, as was the case with the project. (IFAD, 2007a)

Access to land as collateral for loans has also not been conclusively addressed. In a Women in Agriculture Development Project in Malawi (discussed in Peña *et al.*, 1996), where women did not have access to their own land and assets were largely controlled by men, a new method of establishing creditworthiness was introduced, in which the male village headman could vouch for the potential borrower. The project was able to increase the number of women obtaining credit from 5% to 20% within a year. Although this was one way for the landless to gain access to credit lines, it perpetuated women's dependence on men and was thus not a preferred option.

Financial capital

Financial capital can also have wider impacts on access to extension, as a lack of assets impacts on the time available for activities other than production for the home. Belay's (2003) study into Ethiopian extension, for example, found that 40.8% of farmers did not take part in the existing Ethiopian national extension programme because of a lack of working capital. Likewise, 30.2% of respondents from their sample had no intention of participating in a new government extension programme. The majority put that down to a lack of working capital for down payments, along with a lack of available land.

Many projects in the review of practice have attempted to address the issue of capital and land ownership, but initiating the cultural shifts to accompany these changes is fraught with issues.

A number of projects noted that when women's income increased, they were unable to retain ownership of the capital they accumulated. Instead, their husbands assumed ownership, and this is a major concern in terms of empowerment. Self-help groups have been used as a positive way to build up capital within women-only groups, leading to greater income generation potential for women. There is, however, no certain path to prevent men from obtaining ownership of money once it is within the household domain.

Rural infrastructure

Rural infrastructure is another important consideration in the effectiveness and utilisation of agricultural and enterprise training. In many cases, the high travel costs faced by women, alongside the unreliability of transport, means that the benefits from existing market access are limited, due to the uncertainty in transporting perishable goods. Lateness to market can impact on the quality of goods, meaning lower prices and less income for farmers (Meli, 2007). For women, such uncertainty causes difficulty in planning and savings, which again impacts on their opportunities for enterprise development and means greater susceptibility to crisis.

Equally, a lack of infrastructure for basic amenities increases the time spent on household activities (for example, the distance travelled to gain clean water), which impacts heavily on availability for training and limits productivity gains (World Bank, 1995). Many of the menial tasks of the household fall to mothers and daughters, restricting the amount of time they are able to spend away from the home (see Flintan, 2007; World Bank & IBRD, 2009). Improved local infrastructure that reduces the amount of time spent on these activities would allow for more productive economic and educational activity (GTZ, 2003; FARA, 2006).

Bennel (1999) highlighted that high transaction costs prevented the poor from accessing a wide range of services, and that travel time and costs were a major issue. This was a huge barrier to extension and could result in increased regional and intra-regional differentiation in access to extension (as well as markets), with extension agents often grouped around main transport routes and larger villages (see DFID, 2000).

Infrastructure is thus crucial for making training effective for smallholders, as they require access to larger markets if they are to increase their income significantly. Training programmes also need to take into account the time constraints that result from rural infrastructure limitations.

The review of practice confirmed that the quality of local infrastructure may have an impact on the amount of time women are able to spend on training and income-generating activity. In Niger, for example:

Wives were initially unable to fully participate in farmer training courses, since part of the training schedule clashed with their meal preparation activities. Grain mills were eventually introduced to reduce meal preparation time, so that women could attend the training sessions. (Peña et al., 1996:26)

Adding weight to this notion:

Women entrepreneurs ... would greatly benefit from public or community investments which brought water and fuel sources closer to home leaving them more time to work in their enterprises. (Marcucci, 2001:14)

In Kenya, women's participation increased when committee meetings were held by the water source:

Women were the primary users of water and this place was more convenient for them. They were also more comfortable in speaking up, unlike in village meetings, which were usually monopolized by the men. (Ibid.:27)

Some projects highlighted the potential for enterprise and agricultural training to have a positive impact on the local infrastructure. In the Maharashtra project, for example, the increase in income led to improved housing and amenities (Padmaja & Bantilan, 2005). The TNWDP project also provided evidence for this:

The project introduced a new mind-set, which led many groups to broaden their field activities. By branching out beyond savings and credit, the groups initiated community-oriented projects and negotiated with and obtained the approval of the authorities for new milk-collection routes, street lightning, bus routes, better well maintenance, etc. (IFAD, 2007a)

The impact of rural infrastructure on women's ability to apply both agricultural and enterprise training is clearly large. The case study analysis examines how training can take this into account, and looks at examples where training has helped communities work towards the improvement of the infrastructure itself.



Lessons from the case studies

The case study organisations operated in quite diverse enabling environments. As the following sections show, women's access to credit, capital and land and the infrastructure that served them varied significantly between India and Ghana, and among the regions where the four case study organisations operated. These different experiences nevertheless yielded some common lessons about how projects can improve the context in which women smallholders apply their skills.

Accessing credit

The case studies confirmed that lack of access to reliable credit sources impacts smallholders' ability to plan, acquire capital and gain a strong foothold in markets. The group and individual interviews in both India and Ghana also confirmed that **inadequate access to credit hampered the groups' ability to produce efficiently**. In the MoFA Bobikuma women's group, in Ghana, access to financial liquidity was essential due to the high cost of producing soap:

The costs of [soap] production are ... relatively high, and it is hard to compete with Unilever soap, which is perceived as higher quality among potential clients. If [group] members do not have enough money to feed their families, they have to sell their products below cost to get cash. Additionally, they cannot always afford to buy enough inputs to meet demand, because they do not have enough capital. This means that the machine for stripping palm kernels is sometimes idle, because they can't buy sufficient quantities at a time. The group does put aside money from renting out their machines to other members in the community to buy inputs, but this is not enough.

Group in Bobikuma, MoFA

Their experience demonstrates how inadequate access to credit can leave rural women unable to compete in markets, vulnerable to buyers and struggling to diversify and make the best use of their machinery.

Obtaining credit presented a variety of challenges. Project managers and trainers often spoke about the need to overcome the sometimes deep-seated perception that women were not reliable in repaying credit:

*There is also in some situations an unwillingness to sell land to women because of the perception that they cannot reliably assume debt. There is a saying: If you incur a debt to a woman, it is the man that pays. **Manager,***

MoFA Cape Coast

In Ghana, banks also perceived agriculture as a high-risk sector, compounding the difficulty women smallholders experienced in obtaining loans. For example, the women from MoFA's Ekon village considered that the bank's reluctance to extend credit to them reflected concerns over their ability to repay loans. The women's dependence on the fishing industry limited their income to one bumper harvest a year, making repayments difficult outside of the fishing season. Banks therefore perceived them as high risk.

Similarly, the MoFA Bobikuma group reported that banks perceived them as a high risk because they were in an unreliable sector, even though they were proactive in using profits to build a well nearer to the village, for example, and

had received training from MoFA in the construction of rain harvesters to increase the availability of water for use in production. In direct contrast, banks in India established a system to lend to formal self-help groups without any collateral – evidencing the value of a complementary policy environment alongside projects.

Some of the projects facilitated access to loans by directly providing small amounts of credit at favourable interest rates. The women found working with the project easier, and they had greater trust in their relationship with the projects than with the banks. However, the banks did offer the potential of obtaining a more substantial loan:

*We are getting the loan for the catering business directly from the bank. There are big differences between Kudumbashree loans and bank loans. Kudumbashree loans are much better but there is a 10,000 rupee limit on them and [you] can get 3 lakh [300,000] from bank loans (for the group). **Individual from Perumkadavila, Kudumbashree***

As well as lending directly, projects primarily supported groups by facilitating and developing links with lenders, acting as intermediaries on behalf of the women. In both projects in India, district project workers assisted groups in initiating links with accessible banks and offered guidance on the amounts and processes to obtain the loan. It was observed that **the role of mediator was more valuable than that of credit provider, as this role was likely to be more sustainable over time**.

Regardless of the evidence from an array of previous projects regarding women repaying loans, there was a need to ensure that the credit was relevant and applied where most needed. A project manager at Kudumbashree considered that it was important that the women identified the need and requested the loan, so project personnel did not initiate discussions about loans.

Reducing the costs of credit

The interviews provided evidence across the case studies that limited access to credit had put women at the mercy of middlemen. A2N's Onyansana women's group related how women could be exposed to difficult circumstances without access to reliable sources of credit:

*We also get informal loans (advances) from the people that sell our products. The disadvantage is that we are then committed to selling to this middleman, and cannot switch if a higher price is available elsewhere. **Group from Onyansana, A2N***

In India, the majority of the women had traditionally obtained loans directly from middlemen, and from other informal credit providers (loan sharks) at exorbitant rates. Applying individually they had no other choice, especially in an emergency or if they needed to make an acquisition. This meant that the women often could not invest to develop either their agricultural work or an enterprise activity. Maintaining sustainable credit linkages at an affordable interest rate is therefore a key factor in initiating enterprise development, and it is a key safety net in times of emergency to ensure that women do not fall into a debt cycle with informal credit providers.

In India, both projects were relatively successful in reducing the costs of credit access, primarily by reducing women's reliance on informal credit providers. Women from Kudumbashree's Thirupuram and Perumkadavila groups noted that loan interest rates had fallen from 40% to 11% since they had joined Kudumbashree. The Thirupuram group attributed this to the fact that loans were now managed by the project, but also that they could now discuss terms directly with the banks. Some women considered that 11% was still too high, however.

Maintaining the direct link between the self-help group and the bank ensured that the women did not have to go back to loan sharks in times of emergency, which had been the primary concern in the past. Through these links, as well as directly through the project in some circumstances, they were able to access loans as and when they were needed:

The loan from the bank was initially 5,000 rupees and only a 5% interest rate. With Kudumbashree we can get small amounts like this at any time, this is a big change. The secretary is getting the money from the bank and then this is shared within the group. Individual from Thirupuram, Kudumbashree

Managing credit

In poor areas, where the demands on any available finances are very high and record keeping is constrained by low levels of literacy, the challenges of managing credit are significant. The projects' role in providing women with the training, support and framework for accessing credit cannot be underestimated. Throughout the case studies, group members identified changes made possible through credit and financial management training.

In both Ghana and India, interviewees spoke about the training made available by projects to facilitate their access to and subsequent use of credit. A MoFA project manager identified several ways in which MoFA provided training for the women:

MoFA educates the farmers to separate out their needs from their wants, and [to] prioritise what they want to spend income on. We help them to create proposals and business cases to support their loans, and seek loans at the right time. The timing of the credit assessment is very important. If credit is given in the middle of the farming season it is very likely to be used for the wrong purposes, making it difficult to pay back. We also help with applying for loans that will meet their needs (even if the loan is not granted in full). Project managers at the banks also educate the women in handling credit. Manager, MoFA Cape Coast

The outcome of this training was to increase women's access to loans.

Women in the projects in India also reported that credit training focused on the steps involved in obtaining a loan, the management and use of loans, and the repayment of loans:

I have had training in using the agricultural loan. Agricultural officers held the training in paying back the money for the agricultural loan. I was able to understand the consequences of the loans and what may happen if I did not repay. Individual from Kallior, Kudumbashree

The women considered the training useful because it helped them tackle fundamental issues in securing a loan. Bureaucracy was the primary barrier for the groups to understand and address in order to access appropriate loans, along with understanding and processing the information provided to them. Helping groups deal with the bureaucratic process, and a formal system that they were often uncomfortable with, was important to ensure they were able to follow the process through. We were frequently told of circumstances in which groups had been unable to acquire a loan because one person had not signed the documents, so that they had to reapply. For the rural poor, consistent failure will often result in a loss of faith in the process.

Women in the case study projects also appreciated the benefit of training, which although not necessarily designed for credit purposes, had a positive influence on facilitating their ability to access credit. SEWA's Visavdi women's group recognised the importance of literacy training in supporting their understanding of credit applications, enabling increased control over acquiring credit:

One group wanted to apply but needed all signatures and one person couldn't sign for one reason but other than this there are no difficulties as we are now literate and so can understand the process. SEWA helped us with the application for loans and credit training, this is the big change. Also the literacy school also has a big impact for all of us to understand. Group in Visavdi, SEWA

Finally, Kudumbashree required that at least a few members of the group had completed the credit training before they were able to access a loan. It was frequently noted that repayment was effective because they understood the consequences, and now understood the process. Ensuring timely repayments was rarely an issue, primarily because of group pressure.

We have never had any problems [accessing credit] because of the group [i.e. the banks will always lend to the group]. It is just the group [that makes everyone pay on time]. The loan is taken in front of everyone so everyone has the pressure to pay and this is all it needs. Credit interest rate is down from 40% from private to 11% now. Group in Perumkadavila, Kudumbashree

However, in both projects in India, groups have fines and other methods to ensure that late payment is rare.

Because we have a fine on people who don't pay so there is an incentive to always do it. Also an alternative guarantee for them, we take some of their milk and sell. For those without cattle we use a different talent, for example embroidery. We will sell something that they have created to meet the repayment. Group pressure is the main thing. Group in Visavdi, SEWA

Credit access is a key factor for women in reducing susceptibility to crisis and enterprise development. Projects can play a valuable role in facilitating credit access for groups. It is important, however, that the initiative and responsibility for ensuring repayment remains with the group. Furthermore, projects can also help groups to become more credit worthy by ensuring that the groups are properly constituted, and by providing bookkeeping and literacy support.

Capital and land

When asked about what prevented the take-up of new technologies, a trainer with A2N replied simply: 'The problem is capital'. As shown in the literature review and review of practice, along with low levels of financial capital, the lack of machinery and lack of land ownership are major constraints for smallholders, particularly women.

In the four case studies, **lack of capital was regularly cited as constraining production and the implementation of new techniques and enterprises**. For example, one A2N group was unable to put their processing training into practice because they lacked the machinery. When the groups were able to acquire assets, their lack of financial capital and credit constraints sometimes meant that they were not able to maintain the assets, which then lost value:

*We got the equipment for the gari processing from A2N. It is now out of order, however (10-15 years old). We couldn't repair it because it was locally manufactured, and did not have standard parts, so we couldn't get it fixed. **Group in Onyansana, A2N***

The Ghanaian projects have helped groups acquire capital equipment. For example, two of the MoFA groups had acquired processing equipment through MoFA. This initial capital injection enabled them to create an income stream, and MoFA helped them to account for repair:

*They have acquired the capital for the machinery for palm oil pressing from MoFA. You can then use the group equipment [if you pay the fee to join the group]. However, the group also rents out the equipment to others in the community and they use this rent to maintain the equipment. **Group in Ekon, MoFA***

Lack of land ownership was also a major issue, particularly in India. The inability to purchase land curtailed some women's progress, and the small areas that they were able to access made them more vulnerable to crop failure. If land was not owned outright, the women did not have control over the crops that they planted.

We have a very small area to work with, less than 1 acre,



so if there is a crisis we lose so much. It is very difficult to get the space needed for agricultural activities. The landholder says you must cultivate just this crop here and if they don't, he will give it someone else, it means that it constrains what we are able to produce or change to.

Group in Thirupuram, Kudumbashree

The projects worked with communities to improve the terms on which women were able to access land. The projects were able to play a valuable role as intermediaries in this regard. Recognising the importance of the issue in the areas in which they work, Kudumbashree pushed for specific protection for those who worked on land they did not own:

*Farmers in Kerala do not own the land and we must work around this issue. The word tenant is taboo in Kerala, although this is basically what they are and they have the land on a short term lease. There is no policy framework to protect the cultivator and we cannot talk about bringing in any policy to protect the tenant, so we have to work in this environment and around this issue. The main driver for us is lobbying. **Manager, Kudumbashree***

In Ghana, MoFA helped the women access land more securely by mediating more directly with the community, and making them aware of the importance of ensuring women had sufficient land:

*The WIAD agents do gender sensitisation. They point out that women need land to work, and that this benefits the whole community. They come to a variety of arrangements. For example, where men have land for cash cropping, they may start to leave some portion for the women to cultivate. This has worked well in most cases. **Manager, MoFA Cape Coast***

Helping women to access physical capital such as machinery is not sufficient to ensure effective take-up and sustainable use. Initiatives must take into account long-term questions, such as whether smallholders are able to repair the machinery, if they are to improve sustainability. Lack of land ownership is a well-known constraint to women's empowerment globally, and has a direct impact on women's ability to utilise skills learned through training. Projects can help women to apply training by mediating on their behalf with community authorities and local government for more secure land tenure.

Rural infrastructure

The training provided by the projects has improved the ability of women to push for services that they need, as the review of practice shows. In Ghana, where the problems of rural infrastructure were acute in places, seriously impairing women smallholders' access to markets, the projects again played a mediating role. For example, A2N coordinated the efforts of several villages to approach the government for help in addressing the serious problems in their area:

*Last year, we invited 17 villages and their chiefs to come together, and we approached the Ministry of Chieftancy Affairs. We petitioned them to improve their roads and their electricity access. We talked to the relevant minister, who promised to fix the feeder roads that serve the rural communities in the area. We have now got electricity. The feeder roads have not yet been fixed. **Group in Onyansana, A2N***

In other areas, the projects found technological solutions to help isolated groups compensate for their isolation and lack of infrastructure. MoFA assisted the isolated Bobikuma group in obtaining their own processing facilities, reducing their dependence on poor roads:

*Transportation used to be a major issue for the members of the group. The community is very isolated and the roads are very bad indeed. They used to have to transport the palm kernels in order to process them at a more distant plant. Now that they have their own, the time taken for this activity is much reduced. Now palm fruits are not spoilt in the bumper harvest; instead, the group has a way of using them. **Group in Bobikuma, MoFA***

In India, the groups largely felt that the infrastructure was adequate to their immediate needs:

*No issues, there is plenty to sell in the markets and also door to door selling. No issues. The Kudumbashree unit is there and has all infrastructure. If we need infrastructure for enterprise panchayat will support us. **Group in Manikal, Kudumbashree***

Women's ability to apply training often depends on adequate rural infrastructure. Where infrastructure is inadequate, projects can play a valuable role in helping women define their needs and communicate them at higher levels, and developing their ability to push for changes themselves.

KEY POINTS

Access to credit

- Lack of access to credit is more severe for women, as they often lack collateral in terms of land and owned assets.
- Without access to credit, it is difficult for women smallholders to plan and to diversify agricultural activities and initiate new enterprises.
- Gender stereotypes that perceive women as high risk hinder women's access to credit, although research shows that women are creditworthy and committed to credit and saving schemes.
- When granted to women, credit and asset transfers have a greater positive impact on households and families.
- The structure of credit schemes needs to be based on a realistic assessment of borrowers' financial needs.
- Projects can play a valuable role in facilitating credit access for groups. It is important, however, that the initiative and responsibility for ensuring repayment remains with the group.
- Projects can also help groups to become more creditworthy by supporting proper group formation, and providing bookkeeping and literacy support.

Access to capital

- Capital and land ownership are important in enhancing productive activity and supporting women in obtaining credit.
- The ownership of capital can impact on women's availability for training as it eases tasks and time needed for production activities in the home.
- The unequal distribution of land and capital may compromise the effectiveness of training programmes, as it may prevent women from securing credit and purchasing inputs

Rural Infrastructure

- The time and cost of travel must be factored into extension programmes.
- Good infrastructure is needed to increase access to market, thereby minimising transaction costs.
- Lack of infrastructure for basic amenities can increase the time spent on household tasks and impede the potential for women farmers to develop.
- Initiatives to help women gain access to physical capital such as machinery should take into account long-term questions such as repair, if they are to improve sustainability.
- Projects can help women to apply training by mediating on their behalf with community authorities and local government for more secure land tenure.
- Where infrastructure is inadequate, projects can play a valuable role in channelling the needs of the women, and developing their ability to push for changes themselves.

SECTION 4

Conclusions





This report has presented evidence from reviews of literature and of past projects which shows how agriculture and enterprise training plays an important role in helping women smallholders overcome the social, environmental, financial and market-related challenges that they face.

The field research addressed two key dimensions of the delivery of effective training for women smallholders. The findings from section 2 presented a fuller understanding of how and why women smallholders engage with training opportunities, and how training can be designed to systematically meet their needs. The findings from section 3 showed how training interacts with factors which affect its take-up, such as social networks, technology development processes, and credit, capital and rural infrastructure. These chapters then outlined ways in which training can be integrated with efforts to ensure these factors are in place.

Conclusions

SECTION 2:

Section 2.1:

Integrating agricultural training with enterprise training helps women smallholders to manage and market their farm production more effectively, to take advantage of new agricultural opportunities, and to diversify their income by engaging in non-farm enterprises, thereby protecting themselves against erratic agricultural conditions. Training in financial management, pricing and marketing can help women benefit more from their interactions in local markets.

Section 2.2:

Women face significant barriers in accessing training, including low literacy levels, domestic obligations and training which is targeted primarily at men. Projects need to make training accessible to illiterate women, build literacy skills, ensure that training takes domestic duties into account, and help women realise the value of training in both the short and long run.

Section 2.3:

Overcoming the barriers to access requires a good understanding of the needs of the women receiving training. Projects require **strategies for systematically ensuring that training meets women's needs**. Structures for women to express their training needs to project management and local government are important, as is cultivating women's ownership over training projects, and addressing the gender dimensions of training within the context of the whole community.

SECTION 3:

Section 3.1:

Women's groups, particularly self-help groups, play an important role in helping women smallholders share training information, collectively press for better training, save, and support each other in applying new techniques and technologies. Training in group formation, record keeping and group leadership can build the capacity of groups to fulfil these functions.

Section 3.2:

A lack of appropriate technology constrains women's application of new techniques in many situations. **In order for women to participate meaningfully in the development of appropriate technology**, they first need the savings margins and the management and financial skills which would enable them to take the risk of investing in new technology. Incremental improvements to existing technologies are more easily adopted, and can make a significant difference to the efficiency of production.

Section 3.3:

Lack of credit and capital, insecure land tenure and inadequate rural infrastructure make the application of new agricultural and enterprise strategies risky for women smallholders. Training organisations can play an important role in mitigating these risks by facilitating access to credit, helping women manage capital, working towards more secure land tenure, and helping women lobby local government for the provision of better infrastructure.

Recommendations for good practice

In the analysis presented above, four key characteristics emerged which enabled successful projects to implement agricultural and enterprise training for women smallholders. Despite the significant differences in the contexts and approaches of the projects studied, several broadly shared strategies were employed. These cut across the various chapters, and are presented here as recommendations for projects dealing with similar target communities.

- Effective projects engage closely with women's current challenges at individual and group levels.
- Effective projects harness the power of the community.
- Effective projects introduce changes that women can manage.
- Effective projects secure longer-term change by connecting with government structures.

1. Effective projects engage closely with women's current challenges at individual and group levels

The effective projects had an **accurate and thorough understanding of the circumstances of the women who received training**. They used a variety of systematic methods to gauge the major issues that the women faced: MoFA used transit walks where trainers walked through the village with community members to identify challenges and opportunities; A2N used community needs analysis, transit walks and community mapping; Kudumbashree relied on a formalised community structure. In general, however, their **methods were participatory and community-focused**.

The common theme was a strong commitment to understanding the problems properly. This was, perhaps, most evident in SEWA's programme, where trainers would live with a woman and her family in their house, and share her daily duties for three days in order to gain a full understanding of her challenges. Because of the complex interactions between the challenges women face, this level of



understanding of their circumstances was the key to engaging with them and identifying appropriate training.

Secondly, the projects all demonstrated **long-standing commitment to the communities** they worked with, and had developed **extremely high levels of trust** with the women to whom they delivered training. This meant that they were ultimately able to help the women deal with problems that were sensitive, rooted in deep-seated social patterns, or otherwise impossible to address without a strong relationship. The trust relationship was necessary for the project to act as a facilitator for groups, drawing out women's own solutions to their problems.

The lesson throughout the project reviews and the case studies was clear: **long-term investment in communities is not merely desirable, it is essential**. However, the successful projects were able to demonstrate this commitment without fostering dependence, by clearly defining their roles and emphasising their facilitative function. They found that interference in community issues bred resentment and suspicion, and lack of clarity about available funding broke trust.

Finally, a strong thread running through the success of the projects was the fact that, once they understood the women's challenges and had gained their trust, the **projects spent considerable time engaging with, and challenging, their perceptions of the opportunities that their situations offered them**. It was a recurrent theme among the women we interviewed: the projects had changed the way they viewed themselves and their situations. A2N dealt with the women's self-perceptions very explicitly, with an approach they called the 'how' of being wealthy: *When I am wealthy, where will I live, how will I dress, how will I relate to those around me?* The key was creating realistic, self-motivated ambition to drive their participation and ultimately to increase women's take-up of new practices.

2. Effective projects harness the power of the community

Enabling community involvement, ensuring community buy-in and understanding the needs of the community were important factors in the success of the projects, especially when initially engaging with villages. The case study projects were successful in initiating and maintaining a presence in the villages and in using the power of the community to enhance the project's goals. The clearest manifestation of this was the use of groups as the structure through which training and development were directed. However, the projects also utilised the power of the wider community to the advantage of both the projects and the groups, a key approach in optimising the projects' reach and impact.

Advantages of working with women's groups

The case study projects recognised the potential of women's existing relationships and networks to provide a support structure for productive enterprises. They saw that **strong bonds within women's groups could provide much of what was required to enable women to apply training more effectively**: mutual support and encouragement, a commitment mechanism for saving, a way of pooling resources to undertake larger investments, mutual insurance

against individual crises, and joint liability for debt to improve their credit-worthiness.

The **groups were a critical feature in reducing the poor's susceptibility to crisis and reducing aversion to risk**, and their importance was overwhelmingly evident throughout the four projects. From informal social support networks, they had developed into the primary economic safety net for the majority of the women. The integration of credit, financial management and enterprise development training meant that the women were able to understand and take ownership of the process, rather than relying on the project to support them in times of emergency.

By delivering training to groups, the projects ensured that the necessary factors were in place to ensure the take-up of the training. They **maximised the value of these groups by providing training to support group management and leadership, and the sharing of information within groups**. The consensus was that this investment had paid off in the form of more independent, sustainable groups.

Previous extension and enterprise projects have been criticised for meeting only the needs of those who had the capacity to invest their time and income. The projects in the case studies were able to address the needs of the poorest by delivering training to groups from varied backgrounds and income levels. This ensured that all the women in the village could benefit and meant that social boundaries were often addressed.

Importance of engaging the wider community

The successful projects also recognised that **whether a project can operate effectively within a community will depend heavily on the community acknowledging its presence and to some extent legitimising its goals**. In addition to ensure long-term sustainability, it is essential to ensure the wider community's buy-in. Without this, there can be resentment from people external to the project, an issue that was highlighted throughout the case studies, especially in the case of men asking why women were getting support and they were not. Addressing these barriers, **by engaging with community leaders and husbands, was at the forefront of strategies to ensure women could access training**.

In all of the case studies, the projects faced some level of opposition to their presence when they initiated work in the various villages. Opposition continued in some circumstances – for three years in one case – and it was only through harnessing community support and identifying success stories from within the community that the projects were able to deal with these issues.

3. Effective projects introduce changes that women can manage

Good projects ensure that productivity-enhancing methods can be sustained, by delivering training and introducing techniques and technology in line with the women's ability to take them up, manage and adapt them. The idea that increasing productivity automatically increases wealth has been shown to be illusory. It only does so when structures are in place to enable the women,

themselves, to manage the increased volume of both production and income.

In the case study projects, we repeatedly saw that **where women already had financial and business management skills, access to and experience in working with credit, and sound cooperative relationships, they were able to choose and use training and new technologies effectively**. For example, we spoke to a woman in one of the Indian groups, who had paid 200 rupees for training to use an embroidery machine:

I did it because I saw the [potential for] heightened orders through this. I have now passed [the cost] on through charging others for lessons. Group in Visavdi, SEWA

The value of the training was evident. A less obvious but important point, however, is that by the time this woman made this market-conscious, profitable investment choice, she had been in the group for several years, learning finance, marketing and management skills, and saving capital. All of these factors helped her to profit from the training opportunity that she chose.

On the other hand, where the introduction of training and technology was not accompanied by these complementary factors, the benefits were short-lived. A clear example was the Ghanaian women's group who could not sustain their dry season production, because they were unable to repair their irrigation pump. When speaking to these women, there was the sense that they felt their problems were beyond their ability to solve.

It is the nature of machinery to break, seasons to vary, and business to be less than perfectly predictable. New techniques will have the best chance of making a positive difference when the women have developed their business skills to a level where they have some methods of managing the risks (whether through accumulated savings, mutual insurance through groups, or through access to credit), so that they can afford to take the chance of implementing them, and manage both positive and negative outcomes of implementation. One of the key points in this research is that **groups – by helping women to pool their resources, helping women to commit to savings schemes and improving their credit-worthiness through joint liability – can enable women to improve their situations in order to demand and invest in appropriate new ideas and methods**.

Despite the importance of women controlling the pace and process of investing their time and resources in training and technology, the research shows that projects still played a vital role in facilitating access to credit and technology, and in guiding women through appropriate training. Such facilitation was particularly important to ensure that women did not become discouraged by bad experiences, but were able to access appropriate and continuing support, and raise the base from which they operate. Importantly, the successful projects were able to facilitate this in such a way as to ensure that women retained ultimate control of the process, reducing dependence, and improving the sustainability of the projects.

4. Effective projects secure longer-term change by connecting with government structures

Integrating the project into the local governance structure and linking the women to this was key to the success of the projects in India. It was also a key constraint for the projects in Ghana, which they are now actively looking to address. For the two Indian projects, the panchayat (local government) was an important means of engaging with the villages and adding legitimacy to their goals. Both also had a primary goal of increasing the number of women representatives at local government level. Although this was particularly important in India because of the power of the local government structure, it also had a key role in empowering women to voice their needs in both domestic and village affairs, as well as in campaigning for investments and support for their agricultural and enterprise development.

These changes will not happen, however, without specific training (such as lobbying training) and support to initiate them. Often the women in the case studies did not have the confidence to speak out to the community, or did not recognise that they should or could be doing so. Through direct and indirect channels, their confidence has developed, and because of the groups and wider project structures, the majority of women felt confident that their individual and group needs were heard at higher levels. Capacity building training was vital for direct changes to happen. This included identifying the need to take an interest in village affairs and identifying the benefits that could accrue through these linkages. The primary change, however, occurred because of the confidence the women gained through the activities they initiated.

Women's empowerment requires the development of their ability to take self-motivated action to address the challenges they face. However, if women's concerns are not acted upon, this ability is of little use. **Ensuring that the project and the groups are integrated into local government structures provides support for the women's voice.** It is also key to the sustainability of project outcomes, both during the project and after it ends. Those who are marginalised in the social structures – most evident in India with issues such as caste – are reliant on the channels the projects have initiated to pursue their needs.

Next Steps: what policy makers, projects and researchers can do

In the projects we evaluated, these approaches led to ownership of and meaningful participation in training by women smallholders, and a gradually decreasing dependence on project support. What their experience suggests is both hopeful and modest.

Training can be effective in assisting rural women to develop from even a very low base, by using the existing assets of rural communities, especially their social assets, to create an environment where productive new knowledge can be used. Even the very poor need not be excluded from the development process if training is delivered in such an environment. However, ensuring that training and technology

meets the needs of rural women is in itself an outcome of the development process. Progress in matching training to needs requires meaningful participation. Full participation is not just a question of method and requires more than just political will, as what is necessary is to create conditions where women have sufficient economic power to participate meaningfully. Until this happens, their ability to demand the training that they need will be constrained. There is no training shortcut to the step-by-step accumulation of knowledge, capital, management skills, technology and political power.

The challenge of providing effective training for rural development therefore needs to be addressed at a variety of different levels. The ability of training to improve livelihoods for rural women is influenced by the priorities and choices of international and national donors and policy makers, it is shaped by the practical approaches of development projects, and it is informed by the evidence available to those working in the area. The key implications of this report for policy makers, projects and researchers are outlined below.

Key implications for policy makers:

- A combination of agriculture and enterprise skills should be provided to smallholders to enable them to respond to changing economic and environmental circumstances.
- The collection of data on smallholders which is disaggregated by gender is vital to inform strategies for addressing women's needs.
- Strengthening the relationships between agencies responsible for extension and local government is required to improve responsiveness to smallholders.

Key implications for development projects:

- In order to address the needs of women smallholders, projects need to develop trust by showing commitment to communities, while ensuring that women retain ownership of the changes that are introduced to avoid dependency.
- Farmer groups are a powerful resource for sharing information, improving women's confidence and reducing the risks they face, but groups need training and support at various points in their development in order to function effectively, and to have a chance to become self-sufficient.
- Removing or lowering barriers to women's participation in development initiatives requires a shift in their position in their communities, and therefore it requires projects to work with both men and women in communities.

Key implications for researchers:

- More longitudinal research is needed to investigate the benefits over time of combining enterprise and agriculture training for rural women.
- The challenges that women smallholders face vary significantly according to the context in which training is delivered. There is an ongoing need for local-level research into women's needs and how training interacts with community norms.
- More research is required into the factors other than participatory methods that determine successful participation by smallholders in the technology

development process. These factors might include the savings capacity of the smallholders, their level of technical and enterprise skills, and whether they are part of farmer groups.

The City and Guilds Centre for Skills Development looks forward to working with donors, policy makers, development projects and other research organisations to take the findings of this report forward in a practical, implementable way. Training can make a difference to the livelihoods of rural women, training does make a difference in the projects analysed in this report, and training can make an even greater difference if it is delivered in a way that responds to women's changing needs, and takes into account the varying social, economic and environmental contexts in which they use their skills.



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A2N – Africa 2000 Network

ACOPAM – Cooperative Support for Grassroots Development

ADB – Asian Development Bank

BPL – Below Poverty Line

CARE - Christian Action Research and Education

CDS – Community Development Society

ADS – Area Development Society

NHG – Neighbourhood Group

DANIDA – Danish International Development Assistance

DfID – Department for International Development (UK)

EDP – Exposure Dialogue Programme

EMPOWER - Ethiopian Management of Participatory Opportunities for Women in Extension and Research

FAO – Food and Agriculture Organisation

FARA - Forum for Agricultural Research in Africa

GDP – Gross Domestic Product

GOT – General Orientation Training

GTZ – Deutsche Gesellschaft für Technische Zusammenarbeit

HDI – Human Development Index

IBRD – International Bank for Reconstruction and Development

IFAD – International Fund for Agricultural Development

IFPRI – International Food Policy research Institute

MoFA – Ministry of Foreign Affairs (Ghana)

NGO – Non-Governmental Organisation

NREG – National Rural Employment Guarantee Programme (India)

PIU – Project Implementation Unit

SDC - Swiss Agency for Development and Cooperation

SEWA – Self Employed Women's Association

SHG – Self Help Group

SPEM (Kerala) State Poverty Eradication Mission

SSA – sub-Saharan Africa

SYB – Start Your Own Business Project

TNWD - Tamil Nadu Women's Development Project

UN – United Nations

UNDP – United Nations Development Programme

WARDA - West Africa Rice Development Association (WARDA) now AfricaRice

WIADP - The Women in Agricultural Development Project

Block level – Administrative district of India. Rural local government body representing multiple villages. Reports up to the district level.

District association – The central administrative office within each district covered by SEWA. Work in conjunction with the SEWA main office to ensure that the needs of the sub districts and villages are being met.

Enterprise group – A group of 4-5 self help group members within the Kudumbashree project, which has been set up specifically to develop an enterprise.

Farmer Field Schools – Group based training for farmers using experiential learning to develop localised knowledge formation.

Fufu – thick porridge made from yam or cassava, boiled in water and pounded with a mortar and pestle.

Gari - A staple food made from fermented, roasted cassava. Lasts well and can be eaten without further cooking

Mandu – A Gujarati term used to describe a cluster of self help groups in India.

Nutrimix – a baby food primarily made up of groundnut. Widely produced by the self-help groups in India

Panchayat – The name of the local government system within India. The rural system covers the village level (gram panchayat), clusters of villages (block panchayat) and the district level (district panchayat).

Rudi – The name for SEWA's agricultural production brand.

Samagra Project – The Kudumbashree project specifically focused on integrating agricultural and enterprise development.

Susu groups – informal groups for saving and providing revolving credit. Members contribute a set weekly amount, and members qualify for payments from the group fund, either in turn or at times of crisis.

Training and visit – a widely used top-down agricultural training approach. The approach uses a hierarchical structure, with agricultural trainers at the bottom who are responsible for disseminating training to different villages and then conducting visits on an often predetermined time basis to assist in the successful uptake of training information.

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Appendix A

Organisation	Project countries/regions
Danish International Development Agency (Danida)	India
The Food and Agriculture Organisation of the United Nations (FAO)	Afghanistan, Costa Rica Honduras, Namibia, Tanzania
International Fund for Agricultural Development (IFAD)	India (Northern Sayaboury) India (Tamil Nadu), Nepal, Swaziland, Eastern & Southern Africa (regional report)
International Labour Organisation (ILO)	Ethiopia, Kenya, Mauritius, Nepal, Pakistan, Tanzania, Uganda, Vietnam Western Africa (regional report), Africa & Asia (overview report), Caribbean (overview report).
United Nations Development Programme (UNDP)	Bangladesh, Ethiopia
United States Agency for International Development (USAID)	Ethiopia
Swiss Agency for Development and Cooperation (SDC)	International overview report
World Bank	Indonesia
Meta-reviews and academic project evaluations	Albania, Pakistan, Peru, South Africa, Uganda, Western Africa (regional report), India (Maharashtra)



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