USAID
FROM THE AMERICAN PEOPLE

INTERVENTION GUIDE

FOR THE WOMEN'S EMPOWERMENT IN AGRICULTURE INDEX (WEAI)

Practitioners' Guide to Selecting and Designing WEAI Interventions

REPORT #10

MARCH 2016. This publication was produced for review by the United States Agency for International Development. It was prepared by Michelle Stern, Lindsey Jones-Renaud, and Marya Hillesland of ACDI/VOCA with funding from USAID/E3's Leveraging Economic Opportunities (LEO) project.

INTERVENTION GUIDE

FOR THE WOMEN'S EMPOWERMENT IN AGRICULTURE INDEX (WEAI)

Practitioners' Guide to Selecting and Designing WEAI Interventions

LEO REPORT #10

LEO
Leveraging Economic Opportunities

DISCLAIMER. The author's views expressed in this publication do not necessarily reflect the views of the United States Agency for International Development or the United States Government.

CONTENTS

ACRONYMS 6

I. INTRODUCTION 7

What Is the WEAI? 10

When to Use this Guide 11

II. A MARKET SYSTEMS APPROACH TO WOMEN'S EMPOWERMENT IN AGRICULTURE 13

A. Market Systems Theory 14

B. Gender-Responsive Approach to Empowerment 14

Understanding Women's Empowerment in a Broader Social Context 15

The Role of Gender Analysis 15

Social and Behavior Change Is Necessary for Women's Empowerment 16

Mitigating Risks and Gender-Based Violence 17

III. IMPLEMENTATION TECHNIQUES 19

A. Market Facilitation Techniques 20

Technique 1: Making the Business Case 20

Technique 2: Leveraging Buyer Standards 21

Technique 3: Implementing Agency Standards for Partnerships 22

Market Facilitation Caveat: When Economic Incentives Are Not Enough 22

B. Communication Techniques for Social and Behavior Change 23

Technique 1: Ongoing and Informal Dialogue with Stakeholders 23

Technique 2: Working with Local Leaders to Communicate and Advocate for Changes in Social Norms 24

Technique 3: Formal Consultations and Participatory Training Sessions 24

Technique 4: Community and Industry Events 24

Technique 5: Exposure Trips 25

Technique 6: Media 25

C. Monitoring Communication Techniques 26

IV. WEAI DOMAIN 1: DECISION-MAKING OVER PRODUCTION 27

A. Access to Knowledge about Production 28

B. Gender Analysis Questions: Access to Knowledge about Production 29

C. Illustrative WEAI Interventions: Access to Knowledge about Production 30

Intervention 1.1: Facilitate Access to In-Person Training and Extension Services 31

Intervention 1.2: Use Information and Communications Technology for Extension 31

D. Social and Behavior Change: Decision-Making over Production 33

V. WEAI DOMAIN 2: ACCESS TO PRODUCTIVE RESOURCES 34

A. Ownership, Access and Control Over Land 35

B. Gender Analysis Questions: Ownership, Access and Control over Land 36

C. Illustrative WEAI Interventions: Ownership, Access and Control over Land . . . 36
Intervention 2.1: Raise Awareness about Land Rights . . . 36
D. Access to Finance. . . . 38
E. Gender Analysis Questions: Access to Finance. . . . 38
F. Illustrative WEAI Interventions: Access to Finance . . . 39
Intervention 2.2: Strengthen Community-Managed Financial Groups. . . . 39
Intervention 2.3 Make Financial Institutions and Products More Inclusive . . . 40
Intervention 2.4: Embed Access to Finance through Private Companies in the Value Chain. . . . 42
Intervention 2.5: Implement "Smart Subsidies" to Jumpstart Access to Resources . . . 44
Intervention 2.6: Facilitate Access to Financial Education . . . 45
G. Social and Behavior Change: Access to Resources. . . . 47

VI. WEAI DOMAIN 3: CONTROL OVER USE OF INCOME & EXPENDITURES . . . 48
A. Control Over Income and Expenditures . . . 49
B. Gender Analysis Questions: Control over Income and Expenditures. . . . 50
C. Illustrative WEAI Interventions: Control over Income and Expenditures. . . . 50
Intervention 3.1: Connect Female Farmers to Smallholder Sourcing Schemes . . . 50
Intervention 3.2: Improving Quantity and Quality of Wage Employment Opportunities for Women . . . 52
Intervention 3.3: Support Female Entrepreneurs. . . . 53
Intervention 3.4: Facilitate Women's Access to Secure Mechanisms for Storing Their Money . . . 56
D. Social and Behavior Change: Control over Income . . . 57

VII. WEAI DOMAIN 4: GROUP PARTICIPATION & LEADERSHIP . . . 59
A. Participation and Leadership in Community Groups and Organizations . . . 60
B. Gender Analysis Questions: Participation & Leadership in Community Groups and Organizations . . . 61
C. Illustrative WEAI Interventions: Participation and Leadership in Community Groups and Organizations . . . 62
Intervention 4.1: Increase Women's Active Participation in Groups . . . 62
Intervention 4.2: Increase Women's Leadership in Groups . . . 64
Intervention 4.3: Facilitate Literacy and Numeracy Training. . . . 65
D. Social and Behavior Change: Group Participation and Leadership . . . 67

VIII. DOMAIN 5: TIME ALLOCATION. . . . 68
A. Time Dedicated to Paid and Unpaid Labor. . . . 69
B. Gender Analysis Questions: Time Dedicated to Paid and Unpaid Labor. . . . 70
C. Illustrative WEAI Interventions: Time Dedicated to Paid and Unpaid Labor. . . . 70
Intervention 5.1: Increase Access to Time- and Labor-Saving Technologies. . . . 70
Intervention 5.2: Promote Positive Images of Men as Caregivers . . . 72
D. Social and Behavior Change: Time Allocation. . . . 74

REFERENCES . . . 75

THIS PAGE: © ACDI/VOCA; PAGE 1: © CAMBODIA HARVES; PAGE 2: © ABDUL NAICO / INTERNATIONAL POTATO CENTER (CIP)

ACRONYMS

A-WEAI	Abbreviated Women's Empowerment in Agriculture Index
ADVANCE	Agricultural Development and Value Chain Enhancement
GALS	Gender Action Learning System
GBV	Gender-based violence
GSMA	GSM Association
ICT	Information and Communication Technology
IFAD	International Fund for Agricultural Development
IFPRI	International Food Policy Research Institute
INFE	International Network on Financial Education
M&E	Monitoring and Evaluation
MEAS	Modernizing Extension and Agricultural Services project
OECD	Organization for Economic Cooperation and Development
USAID	United States Agency for International Development
WEAI	Women's Empowerment in Agriculture Index
WIEGO	Women in Informal Employment: Globalizing and Organizing

PHOTOS:
PAGE 1 © CAMBODIA HARVEST
PAGE 2 © ACDI/VOCA
PAGE 3 © ABDUL NAICO / INTERNATIONAL POTATO CENTER (CIP)

© LAUREN BELL / PEACE CORPS

I. INTRODUCTION

The *Intervention Guide for the Women's Empowerment in Agriculture Index (WEAI)* provides guidance to donors and implementers of agricultural market development programs on how to translate into practice the evidence and insights gained from the WEAI survey results. The WEAI was developed by the United States Agency for International Development's (USAID) Feed the Future Initiative, the International Food Policy Research Institute (IFPRI) and the Oxford Poverty and Human Development Initiative as a direct measure of economic empowerment and gender parity at the individual and household levels. The guide assists practitioners in selecting and designing evidence-based interventions that are the most relevant to the domains of empowerment prioritized in the WEAI, using a market systems and gender-responsive approach.

The guide begins with an overview of the WEAI and some of its recent evolutions. It then outlines when practitioners should use the guide in the project life cycle and how it complements other Feed the Future resources, including the WEAI surey data itself, the Feed the Future Gender Integration Framework, and USAID's Gender Monitoring and Evaluation (M&E) Guide. Next, readers will find an overview of the inclusive market systems and gender-responsive approaches that form the foundation of the suggested interventions, followed by specific techniques for how to operationalize market facilitation and communication techniques to implement the proposed interventions. The guide then presents the interventions, which are organized according to the five domains of empowerment (5DE) used in the WEAI survey. Each chapter includes a brief overview of the problem and gender analysis questions that implementers and their partners can use to better understand how the problem plays out in their project context. Following that are the interventions, which include a description of the related activities, potential risks and how to mitigate them, indicators for monitoring change, and links to additional resources. Chapters include boxes with more information about the evidence supporting the interventions and practical examples of how to implement them. Finally, each chapter concludes with social and behavior change messages that are specific to that domain.

Readers will notice that many of the interventions are also applicable to other domains because the empowerment domains are interlinked. Interventions are organized under the domain that seems to be most relevant, but the authors tried to note where interventions will contribute to more than one domain.

Although the primary users of the *Intervention Guide for the Women's Empowerment in Agriculture Index* are expected to be implementers and managers of Feed the Future activities, it may also be relevant to local stakeholders and other donors and implementers who are engaged in livelihoods and gender. The proposed interventions can be adapted for any agricultural market systems development program.

It is important to note that the guide could not include all possible interventions, and the interventions included are intended to be illustrative. The guide includes links to more than 100 additional resources, toolkits and case studies that go into greater depth for each of the interventions and how to implement them. Given the dynamic nature of gender norms and market systems, the applicability of these interventions will vary by context. Practitioners are urged to use the guide as a reference and not a checklist.

EXPLORE THE
WOMEN'S EMPOWERMENT IN AGRICULTURE
INTERVENTION GUIDE

THE APPROACH

A market systems and gender responsive approach that integrates social and behavior change

IMPLEMENTATION TECHNIQUES

- **Market Facilitation Techniques** for working with local partners on implementation.
- **Communication Approaches** for leading change in social norms and behaviors.

THE DOMAINS AND THEIR INTERVENTIONS

Each domain chapter includes:

- ✔ Gender analysis questions
- ✔ Intervention overview
- ✔ Activities for intervention implementation
- ✔ Examples from the field
- ✔ Risks and mitigation strategies
- ✔ Indicators for monitoring change
- ✔ Links to additional resources

DOMAIN 1: Decision-Making Over Production

- In-person training and extension services
- ICTs for agricultural extension
- Social and behavior change

DOMAIN 2: Access to Resources

- Land rights
- Community-managed savings groups
- Inclusive financial institutions and products
- Access to finance through private companies
- Smart Subsidies
- Financial education
- Social and behavior change

DOMAIN 3: Control Over Income

- Small-holder sourcing schemes
- Wage employment
- Entrepreneurship
- Secure deposit mechanisms
- Social and behavior change

DOMAIN 4: Group Participation and Leadership

- Participation in groups
- Leadership in groups
- Literacy and numeracy training
- Social and behavior change

DOMAIN 5: Time Allocation

- Time and labor-saving technologies
- Men's roles as caregivers
- Social and behavior change

US FROM THE AMERICAN PEOPLE

For more, see the Intervention Guide for the Women's Empowerment in Agriculture Index (WEAI) at www.microlinks.org/library/WEAIInterventionGuide.

This infographic has been produced in partnership between USAID's Leveraging Economic Opportunities (LEO) project and the Feed the Future Knowledge-Driven Agricultural Development (KDAD) project.

WHAT IS THE WEAI?

The WEAI was launched in February 2012 as an innovative tool for measuring, evaluating and learning about women's empowerment and inclusion in the agriculture sector. USAID is using the WEAI to measure and track changes in women's empowerment as a direct or indirect result of Feed the Future interventions. The WEAI is also used as a diagnostic tool to identify geographic areas where women and men are disempowered and to target policy and programming in those areas.

As an aggregate index, the WEAI shows the degree to which women are empowered in their households and communities and the degree of inequality between women and men (who are married or in some other form of partnership) within the same household. It is composed of two subindices:

- **FIVE DOMAINS OF EMPOWERMENT (5DE):** This subindex assesses whether women are empowered across five domains: decision-making power over agricultural production; ownership, access to and decision-making power over productive resources including credit; decision-making over use of income and expenditures; participation in the community; and workload and satisfaction with available leisure time.
- **GENDER PARITY INDEX:** This subindex measures women's empowerment relative to men within the same household by comparing their 5DE profiles.

The WEAI has evolved since its introduction. In 2015, IFPRI and Feed the Future released an abbreviated version of the WEAI (A-WEAI) that has a shorter interview time and removes four sub-areas of the original WEAI that were either too subjective or too confusing for enumerators to collect. For example, domain five of the original WEAI included a sub-area about satisfaction with leisure time. This was dropped in the A-WEAI because of differences in men and women's expectations around how much leisure time is acceptable, as these expectations my differ due to gender norms. Researchers found that using this variable for comparisons was therefore problematic; hence, it was removed from the A-WEAI.[1]

WEAI indicators will continue to evolve after this guide is published, but the activities it addresses should still be relevant. Users will need to follow Feed the Future updates to track the changes to the WEAI itself. For a comprehensive set of resources and information about the WEAI, go to the WEAI resource pages on the Feed the Future and IFPRI websites.[2]

1 See the A-WEAI resources from the webinar, "Help WEAI Help You: New Opportunities to Utilize the Women's Empowerment in Agriculture Index," on the Agrilinks website.

2 WEAI Resource Center. See also the Feed the Future WEAI page.

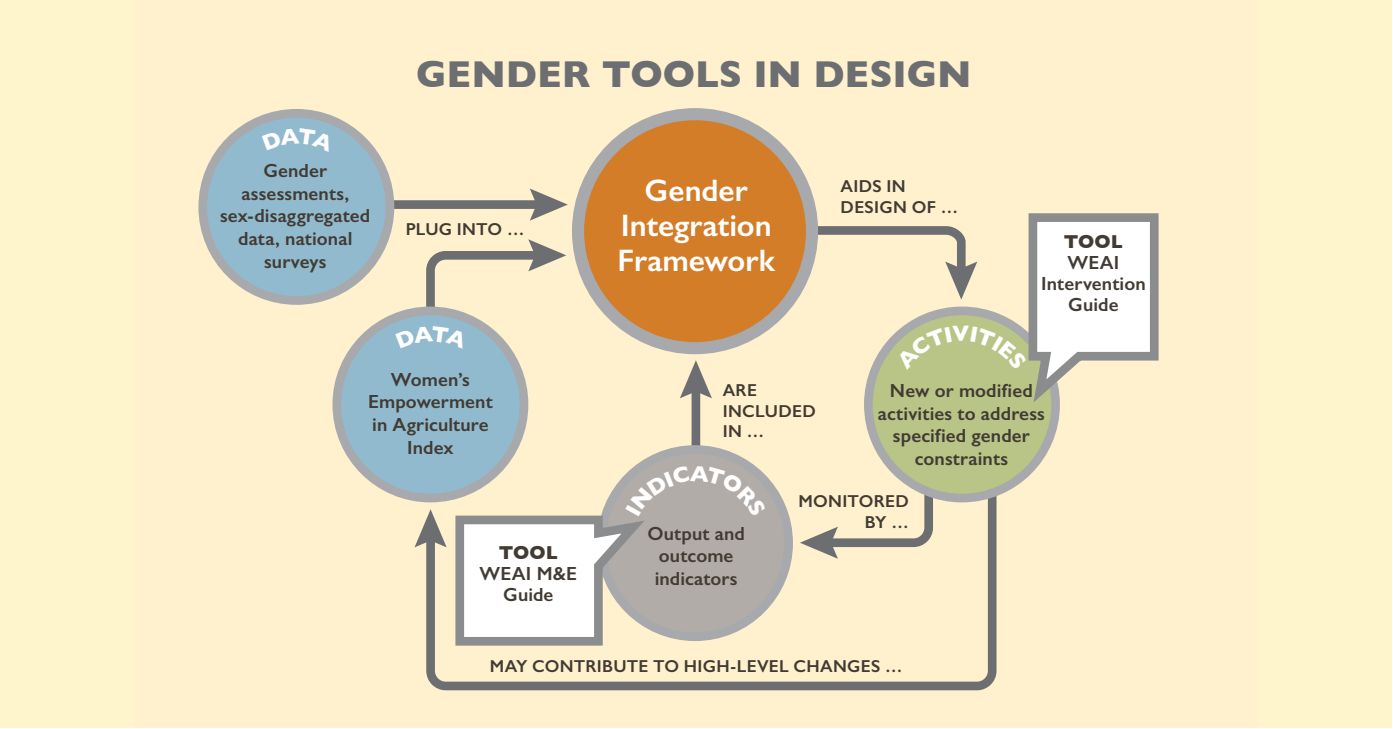
WHEN TO USE THIS GUIDE

The *Intervention Guide for the Women's Empowerment in Agriculture Index* is meant to be used in collaboration with other Feed the Future resources, particularly:

- WEAI data, as well as other sex-disaggregated data (including from the project baseline), gender assessments, national surveys and other formative research
- The Feed the Future Gender Integration Framework
- Output and outcome indicators, such as those in USAID's WEAI M&E Guide

Exhibit 1 illustrates the five-step process for using these resources and tools and how they complement and inform each other. It is followed by descriptions of each step. This process applies to donors, including USAID missions, and implementers, the difference being that donors will apply the process at a macro level and implementers will apply it to implementation on the ground.

EXHIBIT 1.
Process for Using the Intervention Guide for the WEAI with Other Feed the Future Resources



STEP 1: Data. This is when WEAI data is collected. In Feed the Future countries, a WEAI survey is typically carried out at the zone of influence level and integrated into a larger population-based survey.[3] USAID missions often use an external consultant or a local M&E organization to carry out these population-based surveys every 2–3 years. Yet donors and implementers cannot rely solely on WEAI data to inform project design and implementation for women's empowerment. Other sex-disaggregated data — including from the project baseline and national surveys — as well as formative research, value chain analysis and gender analysis is necessary to address contextual nuances and understand gender-based constraints and opportunities.

3 The geographic area targeted by Feed the Future interventions is referred to as the "zone of influence."

Theory of Change Resources

There are a number of resources and tools with guidance on how to develop a theory of change. Some agencies, including USAID, use logic models and results frameworks to articulate their theories of change. Others, such as Aspen Institute, promote more complex models.

- The "USAID Evaluation" PowerPoint presentation gives a brief overview of its theory of change tools.
- The Aspen Institute's "A Community Builder's Approach to Theory of Change," by Andrea Anderson, is a practical guide to developing a theory of change.
- Comic Relief's "Theory of Change Review," by Cathy James, has another thorough overview of successful theories of change.
- The Hivos web page, "How to Integrate Gender Analysis and Planning into TOC Thinking," provides three examples of how theory of change has been applied in program with a clear gender perspective.
- CARE's "Defining Theories of Change" report includes recommendations for how to develop theories of change.
- OXFAM Canada has a "Theory of Change" workshop activity to train community members in developing their own theory of change.
- The Asia Foundation and the Justice and Security Research Programme offers "Understanding Theory of Change in International Development."

STEP 2: Feed the Future Gender Integration Framework. Before designing and selecting interventions, practitioners need to develop a theory of change for women's empowerment in agriculture. A clear theory of change targeted to the project context will help users ensure they are selecting, combining and sequencing the right types of interventions and activities. This is especially important because of the complex nature of empowerment. USAID's Gender Integration Framework will help practitioners analyze findings from the WEAI to inform their theory of change.[4] Donors and implementers can use the Framework as a planning tool to examine the findings from the WEAI survey gender analyses and other sex-disaggregated sources of data to prioritize what domains to focus on. In addition, there many useful resources about how to develop a theory of change, which are listed in the box above.

STEP 3: Activities. This is the step where the *Intervention Guide* is most useful. Once donors and implementers have used the Gender Integration Framework to identify which changes are necessary to increase women's empowerment, they can then use the guide to help them select which activities will lead to those changes. Used together with the data and analysis from Steps 1 and 2, the Intervention Guide will inform practitioners how best to design interventions that will respond to country-specific findings from the WEAI surveys and implement their theory of change. Selecting a few of the activities in the guide without going through Step 2 and thinking through how they will lead to desired changes in behavior could lead to unexpected outcomes.

STEP 4: Indicators. Because the WEAI surveys are long and complex, donors and implementers will collect the data only every few years. For Feed the Future projects, WEAI surveys are conducted only at the population level. For both of these reasons, implementers must continually identify and track output and outcome indicators to monitor if change is taking place within their projects using both quantitative and qualitative methods. USAID has developed a WEAI M&E Guide that is a complementary tool for the Intervention Guide. Users can refer to the monitoring guide for indicators and guidance on how to monitor if change is taking place.

STEP 5: Review and repeat. Equipped with data from the output and outcome indicators, donors and implementers can feed this back into the Gender Integration Framework to validate if the theory of change is being realized. This data, along with follow-up WEAI surveys, will enable evaluators to determine if and how the selected activities have contributed to higher-level changes in women's empowerment. The process should be repeated on an ongoing basis throughout implementation.

4 Resources and a webinar are included in "Increasing Feed the Future Impacts through Targeted Gender Integration" on Agrilinks.

© LAUREN BELL / PEACE CORPS

II.

A MARKET SYSTEMS APPROACH TO WOMEN'S EMPOWERMENT IN AGRICULTURE

The suggested WEAI interventions in this guide are based on a gender-responsive, inclusive market systems development approach. This section explains what these terms mean.

A. MARKET SYSTEMS THEORY

A market system is a dynamic space in which private and public actors interact over the production, distribution and consumption of goods and services. It includes the resources that are available within the system, the roles and relationships of system actors, the rules that govern the system and the outcomes that result from the interactions within the system. An inclusive market system development approach focuses on building the capacity and resilience of local systems; leveraging the incentives and resources of the private and public sectors; ensuring the inclusion of groups that are often excluded (and in some cases exploited); and stimulating change and innovation that continues to grow beyond the life of the project (Campbell 2014). Women's empowerment is an important part of developing inclusive market systems. It involves interventions that enable equal access to resources, as well as ones that catalyze women's agency so they are able act upon the acquisition of those resources and influence the market system itself (Markel and Jones 2014).

A key principle of market systems development is the facilitation approach. Development projects that take a facilitation approach focus on stimulating long-lasting, sustainable change within the system instead of directly intervening and becoming part of the system. A facilitation approach works to change relationships between local actors and introduces new practices that result in changes within the system that are sustainable after a development project is over. Implementing agencies applying this type of approach avoid directly providing services in order to foster greater ownership by market stakeholders in interventions, encourage scale of outreach and support more sustainable results (*Understanding Facilitation* 2012).

Who Is Who? Definition of Terms

The guide uses the following terms to refer to development entities.

Implementer or implementing agency: The organization that is leading the overall implementation of the development project. It is usually the organization that received the grant or contract from the donor. For example, ACDI/VOCA is an implementing agency.

Implementing partner: Any local or international actor with whom the implementing agency is collaborating to implement the project. Partners could be businesses, NGOs, government agencies, consultant organizations, or others. Partners could be recipients of financial grants or contracts to do a service, recipients (i.e., beneficiaries) of development services, stakeholders who are consulted in the project, or entities with whom the project is coordinating to implement activities.

Local actor: An entity within the local system — government, civil society, or private sector — that might not necessarily be from the local region. For example, Nestle is an international corporation, but if it sources coffee from Ethiopia, it is considered a local actor because it is part of the local system.

Market actor: An entity that is engaged in market systems.

B. GENDER-RESPONSIVE APPROACH TO EMPOWERMENT

A gender-responsive approach recognizes the importance of understanding and addressing the informal and formal gendered rules and institutional arrangements that influence the ability of women and men to experience empowerment. These rules include informal social norms about the value, roles, responsibilities and power relations based on gender (Markel and Jones 2014). A gender-responsive approach also acknowledges that empowerment is a complex process that will vary by context and individual. It is in many ways an internal process; it cannot be forced by outsiders. The WEAI was not necessarily designed to measure internal processes of empowerment, but instead to measure the conditions that enable empowerment (USAID *Causal Pathways* 2015). With that in mind, the Intervention Guide presents interventions that can create conditions for enabling empowerment.

Still, there are no simple solutions. People who use this guide must be careful not to consider it a "one-size-fits-all" approach.

Understanding Women's Empowerment in a Broader Social Context

A gender-responsive approach recognizes that empowerment processes for men and women differ. While empowerment of both men and women in agriculture is important, this guide focuses primarily on activities that could be used to help empower women — with the assumption that women's empowerment is often more likely to be overlooked when implementing interventions. In thinking specifically about women's empowerment, it is important to recognize that women are not a homogeneous group. Users of this guide must be careful to avoid generalizations about women's circumstances and what "works" for their empowerment across different communities and socioeconomic contexts. For example, the circumstances of widows or single women differ from those of married women. Women of an ethnic or social minority often experience different forms of discrimination. Women who own land or who can access it through their partners may have more income opportunities and less vulnerability than women who do not.[5]

Age is another important factor to consider. Research shows that young women have different incentives and will make different choices than older women (USAID *Youth in Development Policy* 2012). Age can also influence a person's ability and bargaining power to make importation decisions.

Last, these power relations and incentive structures differ by geography and sociocultural context. When using this guide, practitioners must recognize that what worked in one region may not necessarily work in a different region.

Is There Such a Thing as a "Woman's Crop"?

It is common to hear references to "men's crops" and "women's crops." Yet it is not so straightforward: Men and women rarely take on such differentiated roles in production and along the value chain. Their roles and authority fluctuate over time and in different contexts. In some cases, men and women work and make decisions together, and in other cases their roles and tasks are divided. Describing the complexity of household decision-making processes, researchers at IFPRI write, "When there is disagreement within a household, its resolution may depend on the bargaining power of individual household members. Sociocultural context and intra-household resource allocation rules determine who within the household has access to a particular resource and for what purpose." The sociocultural context and rules may also determine who benefits from the profits or consumption of the crop. Gender analysis helps implementers understand this context. (Quisumbing et al., "Closing the Gender Asset Gap," 2014.)

The Role of Gender Analysis

Because empowerment is a complex process, it is necessary to understand gender norms and dynamics within the local context through a gender analysis before selecting and determining activities. Gender analysis should be used with the WEAI and other relevant data to analyze the context and prioritize domains of empowerment, which can be done as part of the Gender Integration Framework. This guide serves as a resource for implementers to use after they have done a gender analysis; it cannot be used to replace gender analysis.

Gender analysis informs the project design to ensure that it explicitly addresses any disparities and includes actions to reduce the inequalities that are revealed. It provides an in-depth look at issues relevant to the project that the WEAI does not provide. In other words, the WEAI identifies indicators that contribute to empowerment and disempowerment, and a gender analysis provides micro-level detail to help flesh out the design of interventions.

5 The term "partner" includes spouses, husbands and other intimate partners within a household. Marriages and relationships are not always formal, and household composition varies by context. In Ecuador, for example, men and women are often in consensual unions and not formal marriages.

Because of the importance of gender analysis in selecting and customizing the proposed interventions to the project context, each domain includes illustrative gender analysis questions that implementers can use to gather more information.

Gender Analysis Resources

Gender analysis is "a social science tool used to identify, understand and explain gaps between males and females that exist in households, communities and countries. It is also used to identify the relevance of gender norms and power relations in a specific context" (USAID ADS 205). Many donors now require their program design teams and implementers to conduct and incorporate the findings of gender analyses. For example, USAID requires program offices and technical teams to incorporate the findings of their gender analyses throughout the program cycle in their country strategies and projects. Their Automated Directives System provides an outline of the official operational policies and explains how to implement these new policies and strategies — including gender analysis — across the program cycle.

Resources and tools for conducting gender analysis include:

- USAID **ADS 205 Guidance on Gender Integration and Analysis**.
- ACDI/VOCA ***Gender Analysis, Assessment, and Audit Manual and Toolkit***.
- **Gender Action Learning System**.
- **Good Practices Framework: Gender Analysis** (CARE).
- AgriProFocus ***Gender in Value Chains Toolkit*** (2014) has a section on gender sensitive value chain analysis.
- USAID's ***Promoting Equitable Opportunities for Women in Agricultural Value Chain Analysis*** (2009) includes guidance on gender sensitive value chain analysis.
- The World Cocoa Foundation's ***Gender and Cocoa Livelihoods Toolkit*** includes tools for how to do gender analysis about the role of women in producer organizations and gender capacity of implementing partners.

Social and Behavior Change Is Necessary for Women's Empowerment

A gender-responsive approach recognizes that social and behavioral change is part of the process of women's empowerment in agriculture. Gender norms, beliefs and behaviors limit women's decision-making power related to production, assets, resources, income, leadership and membership in groups, and how they spend their time. They perpetuate an imbalance of power between women and men. Therefore, to stimulate a sustainable process of empowerment, these norms, beliefs, behaviors and power relations need to change. It is important to note that both women and men internalize and perpetuate these gender norms, and both need to be targets of social and behavioral change initiatives.

Although economic growth and market interventions often correspond with changes in gender roles and greater access to opportunities and resources in the longer run, they do not necessarily lead to changes in gender norms and empowerment in the short run without additional initiatives that influence behavior change (Marcus and Harper, 2014, p. 16). A review of the literature suggests political advocacy and communication campaigns led by development programs can be effective at changing social norms (ibid. citing Overseas Development Institute, pp. 19 and 20).

In response to this research, this guide presents a holistic approach that combines market systems interventions with communications and advocacy interventions to facilitate changes in social and gender norms. In the "Implementation Techniques" section (p. 19), readers will find a list of communication and advocacy techniques that can be applied across the 5DE to facilitate social change. In addition, each domain chapter has communication messages relevant to that element of empowerment.

For more information on how to strategically design and plan for behavior change, see the **"Designing for Behavior Change for Agriculture, Natural Resource Management, and Gender"** curriculum, which can help in selecting and sequencing interventions and activities (Food Security and Nutrition Network Social and Behavior Change Task Force 2013).

Engaging Men and Boys for Women's Empowerment

Implementers and their partners need to involve male community members in their theory of change and empowerment interventions. There are several reasons for this. One is that men and women do not live mutually exclusive lives; they are intra-dependent. Changes in women's lives effect and change the lives around them (e.g., their sons and daughters, partners, mothers, fathers and siblings). Including men in the process helps facilitate positive change. For example, women's partners may better understand the reasons and benefits of the change and, thus, may be less likely to feel threated or destabilized. Also, it may be more likely that men will support the change and perhaps even serve as advocates for gender equity and be involved in awareness raising to bring more attention to the matter.

Practitioners have traditionally engaged with men in the areas of reproductive health and gender-based violence. Increasingly, involving men in promoting women's economic and political empowerment has also become best practice.

Additional Guidance: The following resources provide useful information on how to engage men and boys in interventions to promote gender equality.

- *Development Trends: Increasing Engagement of Men and Boys for Gender Equality* (Dover 2014) is a brief overview of recent trends.
- CARE International's **Gender Wikispace** has a page with several cases studies and multimedia resources about engaging men and boys.
- **Promundo** is a leading organization for promoting gender justice and equality by working directly with men and boys. There is a wealth of resources and toolkits on its website. Promundo primarily works in Latin America.
- **"Created in God's Image: From Hegemony to Partnership"** is a training program designed for Christian faith-based groups and churches to promote positive masculinities and gender justice.
- *Journeys of Transformation: A Training Manual for Engaging Men as Allies for Women's Economic Empowerment* (2014) was developed by CARE Rwanda and Promundo. This manual focuses on economics, which is a useful addition to the numerous resources about engaging men and boys that focus on health sector.

Mitigating Risks and Gender-Based Violence

Sometimes project interventions lead to unintended and negative outcomes, and changes in behavior, social dynamics and gendered power relations. Some of these outcomes can be mitigated based on prior experience and research from similar interventions and contexts. With this in mind, each intervention highlights some of the possible unintended consequences or risks and how to mitigate and monitor for them. For further in-depth discussion on possible unintended consequences, see Markel et al. (2015).

Development practitioners often raise concerns about women's empowerment initiatives inadvertently leading to violence against women when their partners feel threatened by changing power relations. This is a valid concern. However, it is necessary to recognize that gender-based violence (GBV) is already occurring. Household abuse, harassment in market spaces and sexual exploitation in the workplace are daily occurrences or a threat for millions of women and girls around the world. Market systems and gender responsive approaches have an obligation to ensure that their initiatives are reducing, not increasing, systemic GBV.

There are two primary ways that development projects can address GBV: directly addressing it through project interventions and mitigating the risk of GBV as an adverse outcome of project interventions.

To directly address GBV through project interventions, implementers and their partners can reference USAID's **"Toolkit for Integrating GBV Prevention & Response into Economic Growth Projects"** (Schulte, Williams, Rapic, and Morris 2014). The toolkit explains the relationship between GBV and economic growth projects, including agricultural market systems development projects. As it points out, GBV disproportionately affects women throughout agricultural value chains, as employees, informal workers, producers and household members. The toolkit provides recommendations and resources for mitigating, monitoring and responding to changes in GBV in agriculture, food security and value chain development projects.

Programs that do not have an explicit GBV focus still need to mitigate risks by monitoring GBV. To do so, projects can use CARE International's ***Guidance for Gender Based Violence (GBV) Monitoring and Mitigation within Non-GBV Focused Sectoral Programming*** (Bloom et al. 2014). This toolkit is designed for programs in economic, agriculture, nutrition and education sectors without GBV as a focus. It provides clear and practical guidance on how to integrate GBV throughout the project life cycle.

Intra-Household Violence and Empowerment Interventions

USAID's **"Toolkit for Integrating GBV Prevention & Response into Economic Growth Projects"** reviewed literature on whether increases in women's access and agency leads to greater risk of violence in their homes (Schulte, Williams, Rapic, and Morris 2014). The toolkit concludes that "women's increased income generation, greater financial autonomy and asset ownership have shown mixed effects on violence against women. Some studies have found that violence against women may increase initially, but then reduce as a result of women's participation in economic empowerment programs or groups as household stresses decrease when women's incomes increase." The toolkit has recommendations on the types of activities that economic growth projects can include in programming to explicitly address GBV.

III.

© SWINY ANDINA / USAID INDONESIA

IMPLEMENTATION TECHNIQUES

There are several techniques that implementers can use to facilitate market systems interventions. These techniques, described below, are applicable to many of the proposed interventions in this guide. They usually fall into two categories: market facilitation techniques that incentivize businesses or organizations to change or adopt gender equitable practices, policies or procedures; and communication techniques to change social norms at the community and household levels.

A. MARKET FACILITATION TECHNIQUES

As part of the facilitation process, implementing agencies must recognize that market and local actors have their own incentives and priorities. It is the role of the implementing agency to find where its women's empowerment in agriculture outcomes align with local actors' incentives, and work with them to change in a way that will result in the maximum benefit to all parties. Below are three techniques for incentivizing change: making the business case for women's empowerment, leveraging buyer standards, and igniting change through donor or implementer standards for partners.

LEARN HOW –
Making the Business Case for Women's Empowerment

Additional guidance and examples of how to make the business case for women's empowerment can be found in the following resources:"

- *Making the Business Case: Women's Economic Empowerment in Market Systems*, by Markel, Hess and Loftin. Published by USAID, 2015.
- The *Business Case for Women's Empowerment: An Integrated Approach*, published by the Oak Foundation the International Center for Research on Women, Dalberg Global Development Advisors, and WITTER Ventures, 2014.

Technique 1: Making the Business Case

In "Making the Business Case: Women's Economic Empowerment in Market Systems," Markel, Hess and Loftin (2015) elaborate on the process for persuading market actors to invest in changes in their business practices to promote women's empowerment.

The first step is to identify market actors with whom to work as partners. The authors recommend implementing agencies to look beyond the "usual suspects" to find partners that have the ability to create systemic change, show strong leadership, and have knowledge of social barriers or willingness to address them. They also encourage implementing agencies to work with multiple market actors simultaneously.

The next step is to identify what business case will appeal to the business's incentives. The authors describe six types of business cases:

- Accessing untapped employee talent
- Improving supply chain reliability
- Reaching female customers
- Opening new distribution channels
- Enhancing the brand and reputation of the business
- Furthering social impact

The third step is documenting and communicating the business case. Many businesses may not be aware of these reasons for changing their practices, or may not be convinced that it is worth the investment. Documenting a business case usually requires data to show a link between women's empowerment and business outcomes; often, 0this data it is difficult to find. Here are some ways that implementers can collect and communicate data to support the business case:

- If there is a gender gap in their services, implementers can work with partners to collect and analyze their own data to identify gender gaps.
- Implementers can put competitive pressure on businesses by showcasing how other businesses have invested in women's empowerment. As described

on the Value Chain Development Wiki, "using early adopters as models to show others that they need to change or be out-competed is very effective" (**Value Chain Wiki: "Leverage Points,"** accessed September 2015). For example, Agricultural Development and Value Chain Enhancement (ADVANCE) project, funded by the USAID Feed the Future initiative, organized a breakfast for nucleus farmers that led outgrower schemes where they shared their experiences of working with increasing numbers of female suppliers and how that had benefited their business (see box).

LEARN HOW – Showcasing the Gender Business Case to Ghanaian Outgrowers

The USAID-funded ADVANCE project in Ghana brought together 30 male and female value chain actors, including nucleus farmers, outgrowers and aggregators, to celebrate International Women's Day in Tamale. The theme of the event was "*Inspiring Change — Rural Women to Business Women.*" Presenters shared their experiences working with women in the agricultural sector. The success stories demonstrated positive economic and social impact and led other audience members to consider increasing their engagement with women. Participants then shared ideas on how nucleus farmers can make conscious efforts to work with women smallholder farmers.

Musa Alhassan, operations manager for the Gundaa Produce Company, attended the session and took note. Throughout its 20 years of operations in the Northern Region, the company had worked with close to 3,000 male outgrowers, but fewer than 100 female outgrowers. That changed after the breakfast."In the past," Mr. Alhassan said, "any time we went to the communities to look for smallholder farmers to work with, only men showed interest. However, I realized that our competitors who were working with women smallholder farmers were doing well. Then in March [2014] I attended the International Women's Day celebration organized by ADVANCE II where some male nucleus farmers shared their experiences working with women. Inspired by the success stories, I considered increasing our engagement with women. So I decided to form women's groups to work with." Within the next 6 months, the company had taken on 307 women as outgrowers and supported them with plowing service and certified seed to cultivate 448 acres of maize and soybean.

In addition, Markel, Hess and Loftin share other tactics for communicating the business case, including:

- Investing in a process of building credibility with partners
- Speaking the business language of business partners
- Tailoring the business case to the businesses incentives, sector and target geographic region
- Identifying and proposing quick wins for both the business and women's empowerment outcomes
- Helping businesses mitigate risk
- Leveraging advocacy and influence from civil society and governing institutions

Technique 2: Leveraging Buyer Standards

Implementers need to find incentives within the market system to jumpstart and sustain the changes in partners' behavior. Sometimes the incentives presented in the business case and through competitive pressure are sufficient; other times, more explicit incentives are possible. Implementers can work with traders or buyers to embed incentives within their supply chains. For example, in some cases, it is possible to get companies to embed incentives for change within their supplier contracts or certification standards. ***The Way Forward: Accelerating Gender Equity in Coffee Value Chains***, published by the Coffee Quality Institute's Partnership for Gender Equity, lists the five types of buyer standards and premiums for suppliers that can enhance gender equity:

1. Requirements in supplier contracts that producer organizations have gender policies and track sex-disaggregated data on membership, leadership, land ownership and participation in training and other programs. These requirements can be preconditions for doing business or tied to reaching increased purchase volumes.
2. Requiring exporters and importers to track producer organization membership by gender and record the presence of gender policies and the implementation of gender-awareness training.
3. Paying a premium for coffee from producer organizations or exporters that target women producers for quality, literacy and leadership training.
4. Paying a premium to be used to support the activities of women's committees of producer organizations or investments in gender-equity programs.
5. Paying a premium for coffee produced by women farmers or under conditions of gender equity.

Gender-based standards and premiums are more likely to be relevant for agribusinesses that use sustainability certifications or social impact initiatives, such as Fairtrade or Rainforest Alliance certifications. Such initiatives may be willing add language to their supplier contracts that requires producer organizations to have gender policies and track sex-disaggregated data on membership, leadership, land ownership and/or participation in training. Other incentives within the supply chain include premiums paid by buyers to their suppliers that meet certain conditions, such as gender balance in cooperative membership and conducting literacy and leadership training.

LEARN HOW – Premiums for Coffee Cooperatives that Achieve Gender Targets

Westrock Coffee Company's East Africa farmer impact initiative includes gender-based criteria for producer collectives in its supply chains. It instituted quotas for women's participation in training and requirements for collectives that receive loans to have a certain percentage of active female members. The company has also agreed to post-sale profit-sharing with producer collectives that meet their volume contracts. To qualify, however, producers have to meet specific female inclusion goals for training and coffee sales (Source: Email from Brooke Cantrell, Westrock Coffee, October 29, 2015).

Root Capital, a social impact investing organization, has started offering an incentive for its clients in East Africa to send women to financial management and technical assistance training courses. Previously, businesses usually sent two men to the courses. Now, Root Capital offers to pay the expenses of a third female participant. It has increased women's participation, but it has also found it must also address other barriers to women's participation, such as splitting the costs of accommodations for women to bring their young children. Learn more in the blog post, "Getting Women a Seat at the Table: Q&A with Charles Maina, Financial Advisory Coordinator for East Africa" (Baum 2015).

In addition, Chapter 5 of *Improving Opportunities for Women in Smallholder Based Supply Chains* has information on how to leverage buyer standards for women's empowerment by ensuring that women benefit from sustainability certification programs (Chan 2011).

Technique 3: Implementing Agency Standards for Partnerships

These incentives come from donors or their implementing agencies that use their convening and funding power to jumpstart change. Most implementing agencies give some sort of technical or financial support to their partners, whether in the form of cost-share, investment grants or to share implementation responsibilities. Incentives could include requirements in contracts with partners that stipulate that they adopt gender equity or sexual harassment policies, report sex-disaggregated data or set targets for women's participation. Implementers can also offer incentives to promote change via innovation contests where the winners receive a grant to share costs of their new business model or gender-responsive curriculum.

The implementing agency needs to work with its partners to provide guidance to help implement the required activities and ensure they are carried out in a meaningful way, as opposed to simply "checking the box." Guidance could be in the form of formal training (e.g., gender sensitization training), resources and templates (e.g., a gender policy template) and/or ongoing mentorship (e.g., how to deal with resistance from female farmers' partners). To be even more facilitative, implementing agencies can work with local women's or social advocacy organizations to build their capacity to guide and mentor businesses, government bodies, producer organizations and other local actors on how to be gender responsive in their practices and procedures.

Market Facilitation Caveat: When Economic Incentives Are Not Enough

Last, when mainstreaming a gender-responsive approach into market systems, projects must recognize that female smallholders and entrepreneurs are often unable to take advantage of market opportunities because they have faced systemic inequities and, as a result, lack access to needed resources and are especially vulnerable. Projects may need to adapt their market systems strategies to address this. Practitioners may find that female participants initially need some additional assistance to prepare them to fully participate in and benefit from facilitated market systems support. Interventions that address household needs and build assets can help vulnerable women advance to a state of market readiness. Projects may also identify a need for interventions

that might be considered outside of the scope of many market-focused projects, such as literacy and numeracy training. Once women are equipped with the resources and skills needed to engage in markets, they can benefit from the sustainable relationships developed through a facilitated approach. At the same time, other stakeholders in the value chain can be educated on the economic and social benefits of engaging with female smallholders in order to leverage and catalyze commercial incentives for investment in agricultural supply chains that incorporate women.

LEARN HOW – Gender Standards for Partners

Here are some examples of standards that donors or implementing agencies can write into contracts or agreements with partners as stipulations for funding, cost-share or sponsorship:

1. Require institutions that receive grants or cost-share for extension services to
   - Set targets or quotas for women's participation, membership and/or leadership
   - Track and report their data disaggregated by gender
   - Put in place a gender equity or related policy
   - Conduct sexual harassment prevention training for staff
2. Require any institution that receives grants or sponsorships for holding industry events to have a booth at the event with information on women's rights, such as land rights or GBV. Write it into contracts or memoranda of understanding.
3. Require partners to invest a certain percentage of their capacity-building funds to support organizations that advocate for women's rights.
4. Set aside grant funds for women-managed or women-majority organizations and businesses.
5. Offer training for institutions applying for grants on how to integrate gender into their proposal. Offer the training before they write the grant proposal.

B. COMMUNICATION TECHNIQUES FOR SOCIAL AND BEHAVIOR CHANGE

Communication strategies for changing social norms can be delivered through a variety of community-based activities that a project can carry out to change power relations and enable women's agency at household and community levels. These activities are targeted at all members of the community; it is essential that men are involved.

The following communication techniques can be used to deliver the social and behavior change messages that are included in each subsequent domain chapter.

Technique 1: Ongoing and Informal Dialogue with Stakeholders

Projects can communicate messages about the social and economic benefits of women's economic participation to village chiefs, cooperative leaders and other community members — both women and men. Ongoing and informal dialogue is necessary to develop a working relationship with these stakeholders. This can be done through formal or informal meetings and linked with formal training courses, consultations or events, discussed below. For example, field agents may be trained to check in with community leaders to learn how they feel about the projects' activities.

EXAMPLE

Traditional Leaders Wield All the Power: And They Are Almost Always Men. This report from the Sonke Gender Justice organization talks about the importance of building relationships with traditional leaders. It gives examples from different campaigns that combined ongoing communication with training and community events to engage men in changing gender norms.

Technique 2: Working with Local Leaders to Communicate and Advocate for Changes in Social Norms

Local leaders — male and female — will have the most influence over social norms in their community. More important, changes in social norms need to be led by communities. Therefore, it is essential that people disseminating social and behavior change messages (e.g., implementer staff, partner staff or volunteers) have influence within the community. These individuals are sometimes called gender "champions." Implementers and partners can recruit male community members who have seen positive changes in their own households to serve as advocates for women's empowerment and gender equity. Together with female community advocates, they can speak or present at the industry or community events.

EXAMPLES

The *Burundi Brief about Engagement of Men and Boys for Gender Equality* provides information about CARE's Abatangamuco approach. Abatangamuco, which means "he who brings light," describes a technique of mobilizing community change agents to promote social change for gender equality (CARE).

Men, Women, and Gender, a video with ACDI/VOCA Gender and Youth Advisor Lydia Mbevi-Nderitu, provides information on how to train gender champions (Mbevi-Nderitu, 2014).

TOOL

Engaging Men in Gender Initiatives: What Change Agents Need to Know is a guide for how to lead social change through community or organizational change agents (Prime and Moss-Racusin 2009).

Technique 3: Formal Consultations and Participatory Training Sessions

Participatory, experiential training for male and female project participants on gender equality and women's empowerment can be effective at raising consciousness about personal gender biases, beliefs and attitudes. They should not always be advertised as training courses, but rather as consultations. No matter the name, these events can help women and men to understand the role gender plays in their daily lives and work, and to acquire the knowledge and skills necessary for advancing gender equality. To be facilitative, implementing agencies should deliver these events through a cascading, training-of-trainers model working through local leaders, including members of advocacy groups and farmers' organizations, government ministers or a combination. These can be stand-alone gender sensitization training courses or integrated into other courses and events by incorporating messages about gender equity and women's empowerment. Training can include general topics such as gender sensitization and specific topics such as nutrition, human rights and GBV prevention and response.

EXAMPLE

In a blog post for USAID, Sylvia Cabus, former USAID gender advisor in the Bureau of Food Security, explains how Canadian Physicians for Aid and Relief used farmer field schools as a space to discuss GBV (Cabus 2013).

TOOLS

Participatory Training for Adult Learners by Rebecca J. Williams of the University of Florida (2015) provides information on how to use participatory training techniques.

Helen Keller International's *Nurturing Connections* curriculum is a series of 2-hour guided, participatory and reflective sessions for women and, depending on the context, either their partners or mothers-in-law. The sessions, developed based on pilots in Bangladesh, facilitate changes in social norms and behaviors about intra-household power dynamics.

Technique 4: Community and Industry Events

Providing opportunities for role models of promoted behaviors to share their experiences at key industry events, through radio extension programs or during community events such as on International Women's Day, is a way to leverage "positive deviants" to drive others to independently adopt good practices. This can be done through speeches, dramas or presentation of awards. In addition, these events can be a good opportunity to use drama or song to spread a certain message in a serious yet entertaining and culturally appropriate way.

EXAMPLE

Many organizations host events on International Women's Day that highlight women's rights and gender issues. For example, as explained in a news release titled ***Pathways India Celebrates International Women's Day*** (CARE 2013), CARE's Pathways program in India hosted events in five communities. The events featured a range of exhibits and performances, including information on market linkages, kitchen garden and mushroom cultivation demonstrations, health screenings and awareness about how to access legal services.

Technique 5: Exposure Trips

Exposure trips, also called field trips or experiential learning visits, are commonly used in a range of education approaches, including agricultural extension programs. A selected group visits a similar group to see first-hand the application of a certain technique or technology. This same concept can be applied to changing social norms. Exposure trips are excellent ways to expand women's attitudes, aspirations and confidence about what is possible; they allow women to see other women who have succeeded in nontraditional roles. Exposure trips can also be an effective way to change men's perceptions about what women can and cannot do by exposing them to women who are succeeding in nontraditional roles. These trips can also have an educational purpose, such as learning how a successful cooperative governs itself and markets produce, or meeting female professors in an agricultural university and learning new agricultural techniques.

EXAMPLE

As part of the Land O'Lakes Cooperative Development Program, female cooperative board leaders from Kenya and Uganda traveled to India to meet with leaders of a successful all-female cooperative with more than 12,000 members, as described in this ***blog post*** (Grothe 2013).

Technique 6: Media

Media, including radio and video, can be a powerful way to inspire reflection and expose an audience to new ideas and ways of thinking about gender and social norms. During training courses, implementers can use videos to spark discussion. There are many free, short and downloadable videos online. For example:

EXAMPLE

Radio Lifeline is a nonprofit organization that partners with community radio stations in Rwanda and the Democratic Republic of the Congo. It broadcasts programs that combine agricultural extension messages with information on maternal and child health, HIV/AIDS, nutrition and gender equality. More information is available on its website, **radiolifeline.org**.

TOOL

The following videos can be used in training or other events. Many of them do not have any words, so language and literacy are not barriers.

- ***Once Upon a Boy*** is a no-words cartoon published by Promundo that tells the story of a boy as he grows up and faces societal pressures about masculinity.
- ***Once Upon a Girl***, also from Promundo, tells the story of a girl who questions gender roles and expectations and how they influence the world around her. It is available in multiple languages.
- ***Gender Equality*** is a short, no-words video from the European Commission that takes place in a circus. It illustrates gender inequality in how women and men receive unequal benefits for doing equal work.
- ***Girl and Boy*** is a no-words cartoon that illustrates how boys and girls are socialized from a very young age to abide by gender norms, roles and expectations.
- ***A Call to Men*** is a TEDtalk, in English. It illustrates how societal norms of masculinities lead to disrespect and violence against women. (Note: The second half of the video discusses rape, so users may want to use only the first five-and-a-half minutes, unless they are prepared and trained to discuss GBV.)
- ***Always #LikeAGirl*** is a video clip in English that shows how society values behaviors associated with girls as weak and lesser than behaviors associated with boys.

C. MONITORING COMMUNICATION TECHNIQUES

The USAID WEAI M&E Guide includes a list of output and outcome indicators for tracking and monitoring these activities. The output indicators focus on tracking the number and type of techniques developed and the number of people who receive or have access to the message through that technique. As an outcome indicator, projects can use one of USAID's central gender equality indicators, which track increases in the targeted population's agreement with the concept that males and females should have equal access to social, economic and political opportunities.

In addition to these quantitative indicators, qualitative methods such as focus groups, observation, interviews and case studies are important for better understanding the nuances related to social and behavior change. Qualitative methods can also be necessary to identify adverse or unexpected impacts from communication activities.

© LAUREN BELL / PEACE CORPS

IV.

WEAI DOMAIN 1: DECISION-MAKING OVER PRODUCTION

This section describes interventions that could increase women's decision-making over production by increasing their access to knowledge through extension and advisory services. Even with greater knowledge of innovative approaches and types of equipment available to improve production, female farmers may not be able to fully participate in decisions related to agricultural production due to deeply ingrained beliefs and norms around gender roles. They may feel they cannot make decisions based on what they believe is right because it might go against social norms. To help address this, the guide includes messages on changing social norms that focus on fostering women's decision-making agency.

Domain 1 Summary

The first domain is defined as an individual having sole or joint decision-making over food and cash-crop farming, livestock, fisheries and autonomy in agricultural production.

Interventions discussed in this section are:

- Facilitate access to in-person training and extension services
- Use ICT for extension
- Social and behavior change communication

A. ACCESS TO KNOWLEDGE ABOUT PRODUCTION

An important aspect in decision-making in agricultural production is having access to knowledge around innovative approaches and types of equipment available for production. Extension and advisory services help facilitate access to this knowledge. Unfortunately, extension services in general tend to be less available to female farmers than male farmers (Peterman, Behrman and Quisumbing 2010; Doss 2001). For example, a recent study on extension services for maize in Malawi found that, while female farmers make up nearly 70 percent of full-time farmers in Malawi, only one-fifth of the extension service sites nationwide included female farmers during the 1998–1999 season (Gilbert, Sakala and Benson 2013). Another study revealed large gender inequalities in extension services in areas in Ethiopia, Ghana and India (Madhvani and Pehu 2010).[6]

One reason extension and advisory services may be less available to women than men is that extension workers are generally male, and much training for extension workers assumes that "farmers" are men. In some countries, studies suggest that cultural or religious norms may limit women farmers' access to extension services (Ofuoku 2013; Budak, Darcan and Kantar 2005; Due, Magayane and Temu 1997). There is also evidence that extension services may favor farmers with larger areas of land and greater access to other inputs; these farmers are less likely to be women (Doss and Morris 2001; Peterman, Behrman and Quisumbing 2010). Additionally, women are more likely to be illiterate, and illiteracy can make extension services less accessible to farmers (Doss 2001). It may also be that women are not aware of extension opportunities in their communities or that service providers assume trainees will share what they have learned with other household members, which is not always the case (Croppenstedt, Goldstein and Rosas 2013). A recent 3ie Impact review highlights some specific reasons why farmer field schools were less available to female farmers than to male farmers in different regions (see box, next page). Since there are

6 This World Bank and IFPRI survey from 2010 demonstrates women's poor access to extension compared with men in three countries. In Ethiopia, 20 percent of women received extension visits; the figure for men was 27 percent. In one region of Ghana, 0-2 percent of female-headed households received extension visits, compared with 12 percent of male-headed households. In India, 18 percent of female-headed households received extension visits, compared with 29 percent of male-headed households.

various reasons for women's lack of participation, successful approaches to improving female farmers' access to and participation in extension services will need to be tailored to the needs of each community.

Women's Unequal Access to Farmer Field Schools

Farmer field schools are not a one-way dissemination of information; rather, they are based on farmer experimentation. The purpose of this approach is to facilitate greater decision-making power around agricultural production and productivity. As such, availability of and participation in these types of interventions may foster greater empowerment in these areas. Unfortunately, women are generally less likely than men to participate in farmer field schools. A recent review, "Farmer Field Schools: From Agricultural Extension to Adult Education," (Waddington and White, 2014) discusses the following reasons for this:

- Women are not present at village meetings where the program participants are selected.
- Women lack access to land or sufficient education to meet the program criteria.
- Women are not members of a particular organization.
- Women have household and childcare responsibilities that keep them from engaging in the services.
- Women fail to gain their partners' permission to participate.

B. GENDER ANALYSIS QUESTIONS: **ACCESS TO KNOWLEDGE ABOUT PRODUCTION**

The following questions can be included in the gender analysis to identify existing constraints to women's participation in extension and advisory services in a given project's context:

- What are the differences in male and female farmers' participation in extension and advisory services? What are the differences between the number of male and female extension workers? How does this compare to country benchmarks for male and female farmers' share of work in agriculture?
- How do farmers access extension and advisory services? What are the differences in how men and women access these services?
- In addition to in-person extension and training courses, how and where do farmers obtain information (e.g., radio, television, mobile phones and Internet)? What are the differences in how men and women obtain information?
- Do extension providers track their progress using sex-disaggregated data? Do any of them analyze their clientele by sex? Do they conduct gender training for their staff or have a gender equity approach? Are any gender biases perceived among staff?
- Who makes decisions about production, such as what to plant, when to plant it, what inputs to use, and how much land and inputs to allocate to each crops? How do women influence these decisions? Do the descion-makers in the household vary by crop type, season and/or specific cropping task?
- Who are the stakeholders in these decisions? Who influences women's abilities to make these decisions?

C. ILLUSTRATIVE WEAI INTERVENTIONS: ACCESS TO KNOWLEDGE ABOUT PRODUCTION

Intervention 1.1: Facilitate Access to In-Person Training and Extension Services

This intervention focuses on transforming in-person training and extension to be more inclusive and meaningful for female farmers.

ACTIVITIES

Activities for this intervention focus on both the quantity and quality of women's participation and leadership. These activities are more likely to be sustainable if implemented through partnerships with local extension providers, rather than directly by an implementing agency.

1. **Change outreach efforts to increase the quantity of female farmers reached by extension and advisory services.** Extension service providers can first set targets for female farmers' participation that increase incrementally each year until gender balance is achieved. In some cases, quotas may be appropriate; if so, trainers and organizers need to understand why the quotas are in place and should be able to communicate the reasons to participants to avoid any resistance or backlash. Service providers should invite and encourage women to attend, including women whose partners already participate in extension activities. Trainers and organizers can also approach women's groups, using WEAI data to identify groups in which women are engaged. In addition, extension services and training courses should be held when and where women can attend. Service providers can offer multiple courses so women and men have the option to attend together or separately. If it is culturally inappropriate for women and men to be trained together, separate spaces should be established.
2. **Customize extension curriculum and methods to be more responsive to women's needs.** Extension service providers can to make their trainings and technical assistance more accessible to women by ensuring the materials and curricula promote positive gender roles and are suitable for their level of education.
3. **Take a household or family business approach when training farmers.** The visibility of men's and women's work on the farm can be promoted as a standalone activity or embedded into other training. Joint decision-making and sharing of productive and household labor should also be encouraged. This approach has the potential to influence all five WEAI domains. (See the "Learn How" box at the end of this section for detailed information on this approach.)
4. **Train extension staff on gender issues.** Extension service providers can train their staff and trainers on gender topics so they are able to understand, address and respond to the different needs and preferences of male and female farmers.
5. **Hire a gender-balanced extension staff team.** Extension service providers can focus on increasing the number of female extension workers they employ so there is a more equal mix of males and females in those roles. Ways they can do this include:
   - Establish community-based extension services so female agents do not have to travel far.
   - Identify and put in place other enabling factors that would allow more women to work as extension workers, such as providing travel allowances, encouraging teams to travel together and sponsoring lessons in how to drive a motorcycle.
   - Set targets and build the capacity of more women to take on extension and trainer roles.
   - Subcontract and train women's organizations to help carry out extension services. This might involve actions such as direct delivery of training to potential agents and partnerships with agricultural vocational schools from which agents are recruited.
6. **Make the business case to partners to implement the activities above.** Because these activities require additional effort and resources, implementers will have to convince their partners that it is in their interest to implement them. If the partner provides extension services and is also a buyer, the business case would be about improving supply chain reliability. In other words, by increasing the number of female clients and making extension information more relevant to them, the partner will receive more and better quality produce. If the partner provides extension services as part of input delivery, then the case could be the expansion of their customer base by reaching more female farmers. See "Implementation Techniques" (p. 19) for more information on how to make the business case.

LEARN HOW – Strategies for Increasing Women's Participation in Extension Activities

Information on Technoserve projects that have put in place different strategies to transfer knowledge and skills is included in *Cultivating Women's Participation: Strategies for Gender-Responsive Agricultural Programming*, a brief by Anjala Kanesathasan of the International Center for Research on Women (2012). One particularly interesting approach is the community trainer and recruitment selection process, which is described in a blog titled *Strengthening Communities Through Gender-Balanced Training* (De Franco 2015). In this approach, candidates are invited to participate in an immersive, 3-day training process that includes hands-on demonstrations and sessions where they practice delivering a training to farmers. Candidates are selected based on their performance in the training, instead of a traditional interview process.

MITIGATE RISKS

As noted in the previous section, achieving change in gender relations is a complex process that could face resistance. The social change strategy, described at the end of this chapter, will help to avoid and mitigate resistance, as long as it is informed by formative research and gender analysis. Coordinating with other private and public sector actors to build on the work they have done will also help implementers and their partners to learn from their experiences in responding to resistance.

MONITORING CHANGE

USAID's WEAI M&E Guide has a range of output and outcome indicators for these activities. Implementers need to select indicators to monitor quantitative changes in the gender gap between men's and women's access to in-person training and extension services (e.g., the number of men and women who receive training and adopt new agricultural technologies), as well as the quality of the services (e.g., men's and women's perceptions of the quality of training and the number of extension and training services providers who have been trained in gender or in how to reach greater numbers of women farmers.) Qualitative methods, such as focus groups or case studies, can also help capture the quality and effectiveness of the training, and if the training influences men and women differently. See the USAID WEAI M&E Guide for specific indicators.

ADDITIONAL GUIDANCE

- **Integrating Gender into Rural Advisory Services** provides in-depth information about the issues, challenges and recommendations surrounding gender and extension services (Colverson, July 2015).
- **Improving Opportunities for Women in Smallholder-Based Supply Chains** is a comprehensive resource guide that addresses this topic (Chapter 4.2) and provides additional information (Chan 2011).
- **Reducing the Gender Gap in Agricultural Extension and Advisory Services** presents research on good practices and best-fit approaches for gender and extension services (MEAS Extension Paper, April 2013).
- **Integrating Gender and Nutrition into Agricultural Extension Services** is a new USAID-funded program that will provide resources, training curriculum and other support services to assist Feed the Future programs in implementing gender-responsive and nutrition-integrated extension services.

Intervention 1.2: Use Information and Communications Technology for Extension

ICT provides farmers with information about weather, market prices, diseases and pest outbreaks. Governments, private companies and donors use a variety of ICT to provide access to advisory services to help farmers improve their farm practices, make informed decisions on what to grow and find out how to address emergencies on their farms. ICT offers an opportunity for rapid and cost-effective dissemination of agricultural information to remote locations and diverse populations. However, implementers do not always assess whether these technologies are accessible or useful to both women and men.

ACTIVITIES

To sustainably implement the activities below, implementing agencies need to work through local partners, including at least one ICT provider and partner to provide the content. The implementing agency's role is to act as a facilitator to ensure effective communication and collaboration among the ICT companies (e.g., radio station or mobile phone service provider), the extension service content provider (e.g., private buyer or government ministry) and the recipients of the service.

1. **Promote a range of ICT that builds on existing channels of information.** While radio may be seen as lacking in innovation, it remains an effective way to disseminate information because infrastructures readily exist (World Bank, 2011, p. 74). Combining radio interventions with mobile services can be an effective way to reach a large number of farmers while extending access to new technologies. Approaches needs to be aware of and build upon how farmers currently access information.
2. **Establish radio listenership clubs. Radio listenership clubs are one way for women farmers to gain greater access to extension information.** Club members gather at a venue to listen to a program and then discuss the topic after the session. Farmers' organizations often host the gatherings. To enhance the experience, radio programs can be translated into local languages so the message reaches a broader audience. Implementers can support or advocate for national policies that invest in radio programming in indigenous languages (World Bank, 2011, p. 74).
3. **Deliver mobile-enabled agriculture services to more female farmers.** Mobile ICT is a growing extension mechanism in agriculture. In addition to extension information, it can deliver a combination of services to farmers, such as access to a secure and private mechanism to save and spend money, which is especially important for female farmers. A a recent study by the Modernizing Extension and Agricultural Services (MEAS) project found that bundled mobile services are more likely to be sustainable than providing only extension information (Bell 2015, p. 2).

MITIGATE RISKS

It is important for project implementers to be aware that women likely have disproportionate access to and control of ICT. For example, short message service (i.e., texting) mechanisms require users to be literate, which is more likely to be a barrier for women than for men. (See "Intervention 4.3 Facilitate Literacy and Numeracy Training" on p. 56.) In addition, if a household shares a mobile phone, some members may have less access to it than others. Last, advice delivered through ICT may address some, but not all, extension needs.

LEARN HOW – Women in Agriculture: A Toolkit for Mobile Service Providers

The GSMA, an industry association that represents mobile operators worldwide, has a toolkit on how operators can provide extension services to women. "Women in Agriculture: A Toolkit for Mobile Service Practitioners" (GSMA 2014) highlights data showing that women in agriculture are an untapped market for mobile services providers, especially as urban markets reach saturation. Implementers can use this data to make the business case to companies to invest in improved services to female farmers. The toolkit also has a step-by-step process that implementers can use to guide their partners through the process of expanding mobile services to women in the agricultural sector.

MONITORING CHANGE

Similar to WEAI Intervention 1.1, implementers need to track output and outcome indicators that monitor the quantitative changes in women's access to ICT for extension — especially compared with men's — and the quality of such services. Some indicators will be similar, as in WEAI Intervention 1.1, such as the number of farmers who have applied improved technologies. If projects are interested in comparing the impacts of in-person extension to the impacts of extension through ICT on women and men, they will need to track which farmers received which types of extension services. See USAID's WEAI M&E Guide for more information.

ADDITIONAL GUIDANCE

- **ICT in Agriculture: Connecting Smallholders to Knowledge, Networks, and Institutions**, published by the World Bank in 2011, includes a module on gender-equitable, ICT-enabled agriculture with additional recommendations and examples (World Bank 2011, Module 4).
- The toolkit **ICT – Powering Behavior Change for a Brighter Agricultural Future**, published by MEAS in 2015, pulls lessons from the health, business, advertising and agriculture sectors to document how ICT can be used to facilitate behavior change among farmers (Bell 2015). The toolkit has only a few references to gender dynamics, so users will need to apply their knowledge when reviewing it and applying the lessons.
- See also the resources for WEAI Intervention #1.1 (p. 30).

CASE STUDY – Gender Gaps in Women's and Men's Information Networks and Use of ICT

Although both male and female farmers' information channels are built on social networks, women's networks are often smaller, so they offer fewer opportunities for learning about new productive and commercial opportunities (Sebstad and Manfre 2011). A case study that looked at the use of ICT by women in Kenya found their contacts tended to be closer to home and represented a smaller range of agricultural actors than those with whom men engaged (Manfre and Nordehn 2013). Many women included their partners in their information networks. However, the study found there was no guarantee that messages delivered to men in the household would be disseminated to other household members. While both men and women had access to mobile phones, radios and televisions, services that combine personal contact with technology have been found to be the most successful.

D. SOCIAL AND BEHAVIOR CHANGE: DECISION-MAKING OVER PRODUCTION

While the aforementioned interventions primarily address the gender gap in access to knowledge about production, communication and awareness efforts are also necessary to ensure that women have the power and agency to act on that knowledge.

Below are some examples of prevalent attitudes that often perpetuate social norms and behaviors regarding women's decision-making over production. Following each example are strategies implementers and their partners can use to counter and change these attitudes, using methods described in the "Implementation Techniques" section (p. 19). For each of the norms discussed below, implementers and their partners need to conduct formative research to understand why people hold these beliefs; results of that research can be integrated into the project's gender analysis.

Norm: Men are the head of the household and therefore have authority over women.

Response: Share examples of families with husbands and wives working as equal partners experiencing higher quality of life. Cite national policies and international human rights standards that state that women are equal to men. Work with traditional and religious leaders and influencing groups to explore their interpretations of their religion to find more progressive interpretations, citing feminist Muslim or Christian scholars, for example.

Norm: I am a woman, so I am not a farmer. My work on the farm is part of my household duties, and therefore I do not need to make decisions about farming.

Response: Cite data or statistics that show how women's contributions to agriculture are almost the same as, equal to, or more than men's contributions. Use photos to show pictures of women working on the farm, and ask them to reflect on why they are not considered farmers despite this work. Find opportunities for successful female farmers to speak and share their farming stories and successes to both men and women, whether through public events, drama, videos, posters or exposure visits. Note that when women do not perceive themselves as farmers in these contexts, gender sensitization training can help to overcome these perceptions. Identify men who support successful female farmers and have them share their stories with other men and women about women's role in farming.

Norm: Women do not farm "cash crops" and therefore do not need to be involved in decisions about them.

Response: Use results from the gender analysis or baseline study to show the extent to which women are involved in various cash crop production tasks. Use a participatory process to explore what would happen if women did not perform their roles (i.e., if no one performed them) to highlight the value and importance of these roles

© LAUREN BELL / PEACE CORPS

V.

WEAI DOMAIN 2: ACCESS TO PRODUCTIVE RESOURCES

This second domain is closely linked with the first. Ownership and control over agricultural resources such as land, livestock and agricultural tools, as well as financial resources such as credit, are necessary to be able to act on decisions made about agricultural production. Studies suggest there are substantial gaps between male and female ownership of important agricultural assets (Allendorf 2007; Oladele and Monkhei 2008; Doss, Deere, Oduro and Suchitra 2012; Peterman, Behrman and Quisumbing 2010). This section discusses interventions that could increase women's ownership and control over agricultural resources, focusing on two types of interventions: land and financing. The latter is necessary to purchase and access other resources, including inputs, equipment, labor and other investments in business upgrading.

Domain 2 Summary

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

This section discusses the following interventions:

- Raising awareness about land rights
- Strengthening community-managed financial groups
- Making financial institutions and products more inclusive
- Embedding access to finance through private companies
- Implementing "smart subsidies" to jumpstart access to resources
- Improving women's access to resources through market linkages
- Strengthening women's access to ICT
- Social and behavior change communication

A. OWNERSHIP, ACCESS AND CONTROL OVER LAND

Ownership and control over land is fundamental to agricultural production. Land security is often correlated with greater adoption of technologies, as ownership of the land allows farmers to feel more secure about investing in land improvement technologies to increase production (Doss and Morris 2001). Land can be used as collateral to gain access to credit for technological advancements or for other productive activities, and it often provides greater access to groups related to agricultural productivity, such as cooperatives and contract farming schemes. Ownership of land can also improve women's bargaining positions in the household (Doss 2001).[7]

Women's ownership and control over land worldwide is severely limited. Empirical evidence suggests national-level, gender-sensitive land titling interventions and land-use certificates can successfully increase women's land security (Holden, Deininger and Ghebru 2011; Deininger, Holden and Zevenbergen 2007; Ali, Deininger and Goldstein 2014; Menon, Rogers and Kennedy 2013; Field 2003). However,

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

many agricultural market systems development projects work at a regional level and often cannot directly influence the national agenda. Nonetheless, projects can raise an awareness of the economic and social advantages of allowing women to have long-term, secure access to land, build the capacity of national-level associations to advocate for women's inclusion, and link women to organizations and programs that support women's land rights, either as sole owners or joint owners with other family members.

B. GENDER ANALYSIS QUESTIONS: **OWNERSHIP, ACCESS AND CONTROL OVER LAND**

Gender analysis questions that identify existing constraints to women's access to and control over land for agriculture in the project's context could include:

- How do men and women access and make decision over the use of land in farming communities? What are the ownership patterns? What types of plots to women own and/or manage? What types of plots to men own and/or manage?
- Can married and unmarried women legally own land? Do customary laws and norms conflict with the legal framework at the state level? Are men and women aware of their legal rights to land?
- Is land ownership a requirement to participate in key organizations, such as producer organizations and contract farming? How does this affect women's participation compared with men's?
- What government, community or other initiatives are underway to support to land rights?

C. ILLUSTRATIVE WEAI INTERVENTIONS: OWNERSHIP, ACCESS AND CONTROL OVER LAND

Intervention 2.1: Raise Awareness about Land Rights

This intervention is about raising awareness among men and women in the community about their legal rights to own, access or control land. Because land ownership is usually an issue of government policy, many market systems projects do not have the scope to work to influence or implement government land policies. However, raising awareness about existing land policies is usually feasible within the project scope. Furthermore, it is necessary to raise awareness because many countries have adopted equal land rights policies in recent years, but rural communities and village-level officials are either unaware of them or do not know how to implement them.

To facilitate these activities, implementing agencies will need to find partners that have expertise on land rights and connect them with value chain actors (e.g., farmers' organizations) that could host or implement the activities below. The implementer's role is to facilitate interactions between the partners.

ACTIVITIES

1. **Embed land rights messages into agricultural capacity-building activities.** A gender audit of agricultural training curricula can reveal opportunities to add "Did you know?" messages about land rights. These messages could be about legal rights, as well as why they are important, the importance of both men and women being able to make decisions about land, and how this can improve the resilience and well-being of the household.
2. **Provide information about land rights at trade fairs, demonstration plots, agricultural fairs and other events.** Information may cover how women can obtain joint ownership of land and the steps necessary to do so. Information could also include inheritance laws, because daughters, widows and divorcees are often not

aware of their inheritance rights and illegally lose rights to their land. Land rights groups can be invited to set up booths at the event to share information, answer questions and point people toward available resources.

3. **Advocate to traditional leaders.** In contexts where customary practices are commonly applied, advocacy that encourages traditional leaders to equitably allocate customary land for female farmers and women's groups can be effective. Success stories can be shared to demonstrate the impact of equal land rights on families and the community. Messages should promote the importance of land ownership and allocating land size equitably to women. Traditional leaders also have a role to play in ensuring fair application of laws that support equal inheritance. Village-level officials may be willing to enforce inheritance and property rights laws, but they may not understand them or know how to make the right decisions.

LEARN HOW – Landesa Center for Women's Land Rights

The Landesa Center for Women's Land Rights provides resources and training on women's secure access to land, including the LandWise library of legal materials, articles and practice guides. Their *International Agreements and How to Build a Legal Case for Women's Land Rights* is an aid for advocates on how to use legal norms, regional conventions and regional treaties to advocate to government officials for domestic compliance and to challenge local laws regarding women's rights to land and property.

4. **Build the capacity of local actors to advocate for land rights.** The project could train and guide farmers' organizations and civil society organizations to carry out the aforementioned activities so that they, as local actors, can advocate on issues related to access to and control over land and how to empower women to be able to lease land and negotiate for its use. Farmers' organizations may want to take on an advocacy role; for example, they could set up a subcommittee focused on land rights advocacy. Farmers often want their cooperative to provide a range of socio-economic support services to the community; land rights advocacy could serve part of that role. Coalitions of traditional leaders that want to take a greater leadership role in support of land rights are also potential partners.

MITIGATE RISKS

In "The Link Between and Gender-Based Violence," a blog post in the USAID Land Tenure Portal, Amanda Richardson and Ailey Kaiser Hughes (2015) explain why is important that land rights awareness and education efforts involve the whole community. The authors argue that when women have greater control over land, they are usually less likely to experience GBV. Project evaluations also suggest that if land rights are extended to women without engaging men in the process, gender-based violence may increase.

MONITORING CHANGE

Implementers can monitor these activities with indicators that track the number of land rights awareness events and other communication methods, as well as the number people these events and communications reached. In addition, implementers can track the number of service providers that receive technical assistance to advocate on women's access to and control over land. Outcome indicators include indicators where men and women report greater awareness of land rights, ownership of land or decision-making over land. See USAID's WEAI M&E Guide for examples on indicators.

Are Women More Risk Averse than Men?

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

ADDITIONAL GUIDANCE

- USAID's Land Tenure Portal at usaidlandtenure.net has a section on gender issues and an online training: **Introduction to Land Tenure and Property Rights**.

- **Four Ways Agricultural Development Groups Can Invest in Land Rights** by Vincent Akamandisa and Lindsey Jones, published via Devex (July 2014), provides examples of projects active in promoting land rights.

D. ACCESS TO FINANCE

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

Increasingly, the development sector is looking to technology to increase access to credit. More studies are needed to understand how mobile banking affects women. There are 110 active mobile banking systems around the world (Mehra, Patel, Shetty and Golla 2012); however, these types of interventions may unintentionally exclude women, given that 300 million fewer women than men worldwide own a cell phone (*Connecting Women* 2014).[8]

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

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

9 Women's access to microfinance products, particularly group solidarity products, can often be greater than men's in areas where only microfinance services are available. Microfinance institutions historically prefer to lend to women given traditionally higher repayment rates.

E. GENDER ANALYSIS QUESTIONS: ACCESS TO FINANCE

Gender analysis questions that build understanding of the gender gaps in access to finance and how this limits women's and men's access to other productive resources such as seeds, fertilizers, equipment and agricultural assets such as livestock could include:

- Where do women currently access financing and how does this differ from men? Look at self-help groups as well as more traditional value chain actors such as buyers and local lenders, family members and savings groups.
- To what extent do women and men use credit to purchase inputs (seeds, fertilizer, pesticides) and equipment? Also think in terms of women's control over the uses of output and incomes that come from additional investment, and whether this is a key deterrent to investment.
- What types of assets do women own? How does this differ from men? Are these assets considered acceptable in terms of financial institution collateral requirements? What cultural norms exist around men's and women's ownership of land and assets? Is it common for men to control assets that are more valuable, such as land and large livestock, and women to control assets that are less valuable, such as small livestock? Who makes decisions about when assets can be sold or rented?
- What types of financial products would best suit women? Consider a range of financial products, including savings accounts, insurance and credit products with varying features. For example, women involved in processing may need higher amounts and longer terms to purchase equipment.
- How do women spend the money that they save or receive on credit? How do these spending patterns differ from men's? (For example: Women commonly spend money on family needs, food, healthcare, school, weddings and funerals; validate if this is also true in the project's context.)[9]
- How do women perceive entrepreneurial opportunities and balance these with the potential risks of failure? Consider the types of enterprises in which women may be more likely to be involved and reasons why they may not seek finance for others.
- Who influences women's financial decisions?

F. ILLUSTRATIVE WEAI INTERVENTIONS: ACCESS TO FINANCE

Intervention 2.2: Strengthen Community-Managed Financial Groups

One of the leading financial services innovations in the past decade has been the rapid expansion of community-managed financial groups. Although these may go by different names (e.g., Village Savings and Loan Associations, self-help groups and tontines), they all have a similar structure and purpose. They have provided important financial services to women located far from formal institutions or who cannot qualify under the standards of formal financial institutions for reasons such as limited credit demands and lack of collateral. The key benefits of community-managed financial groups are financial access and empowerment of members; the accommodation of women's time limitations; the provision of a secure way to save money outside the household; and the establishment of a solidarity mechanism for pooling resources, sharing risks and broader, community-level recognition.

Although these community-managed financial groups are primarily a means of accessing small savings and loans, they also contribute to other WEAI outcomes, particularly control over income and community leadership.

ACTIVITIES

1. **Strengthen the viability of community-managed financial groups and use them as entry points to connect women to formal financial institutions.** Projects should focus on the establishment of well-functioning groups with strong leadership, and should encourage the recognition of such groups and members' engagement in community leadership. The expansion of private service provider models may provide subsequent support to groups beyond project closeout. See WEAI Intervention #4.2 (p. 54) for additional resources on strengthening women's group leadership.
2. **Support financial education for group members.** See WEAI Intervention #2.6 (p. 37) for guidance. Community-managed savings groups may be a stepping stone for women to subsequently pursue finance from formal institutions as they gain experience with credit.
3. **Connect groups to economic opportunities and markets.** Financial groups are more likely to flourish if they also help members to access other services and business activities. This may mean working with groups to take on collective enterprises or to aggregate their production, or facilitating support to individual members.
4. **Build on the collective model to access and advocate for other services and resources.** For example, fair wages, membership in cooperatives, land rights, GBV and family health and nutrition are issues that group members will likely have in common.
5. **Support women to become field agents who advise community-managed savings groups.** Women's participation in savings groups should extend beyond the groups themselves. Most group models involve some sort of field agent who provides information, training and oversight to the groups. These agents are able to turn that work into a sustainable business beyond the life of the project, providing an additional income source for women and an opportunity for them to become and be recognized as leaders in their communities.

MITIGATE RISKS

There is evidence linking participation in financial services to women's empowerment in terms of increased decision-making power in the household around the use of income and expenditures, greater wealth and small-business generation (see Holvoet 2005; Ashraf, Karlan and Yin 2010; Banejee et al. 2013; Menon and Rodgers 2011). However, there are some considerations. For instance, the size of the loans is unlikely to be fully transformative. At the same time, project implementers need to be cautious about putting either female value chain stakeholders or partner financial institutions at risk. This includes ensuring that the financial institutions — whether informal, semi-formal or formal — are reputable.

LEARN HOW – Village Savings and Loan?

Approaches to community-managed savings groups may vary, but the Village Savings and Loan approach developed by Hugh Allen with CARE International is considered a standard approach. Resources are available at http://www.vsla.net/ and include program guides for field officers in English, French, Kiswahili, Portuguese, Spanish and Arabic (VSL Associates 2011).

MONITORING CHANGE

Output indicators could monitor membership in community-managed financial groups, whether the groups offer credit mechanisms to women, and how that compares with the credit services available to men. Outcome indicators could monitor requests for loans by members, the number of loans granted to members and members who report being able to make decisions about those loans, all which would need to be disaggregated by sex. Qualitative methods such as focus groups or case studies can also aid understanding changes in decision-making over financial resources. See USAID's WEAI M&E Guide for examples of indicators.

ADDITIONAL GUIDANCE

- **VSL Associates** is the central website for information about Village Savings and Loan Associations.
- The private service provider model was developed by Catholic Relief Services to prepare field agents who work with community-managed savings groups to become independent service providers after project funding concludes. Their **Private Service Provider Implementation Manual** is available online.

Intervention 2.3 Make Financial Institutions and Products More Inclusive

Working with formal financial institutions to expand their reach to female farmers and entrepreneurs is another approach to women's limited access to credit. Implementing agencies may decide that financial institutions that have a mission to work with farmers are ideal partners for implementing these activities. Institutions with a strong female clientele base at the micro-loan level might also be interested in finding ways to help those clients grow their businesses so they can access higher-value loans.

ACTIVITIES

1. **Work with financial institutions where women typically bank to conduct customer research to better understand their needs and wants.** Implementers can help microfinance institutions to conduct customer research to better understand what other products female customers want and to see how current financial products are meeting their needs. For example, women might have a stronger preference for financial products tailored to help them save in a secure environment, insure against risks or borrow without the risk of losing their assets.
2. **Work with institutions where women do not typically bank to expand their outreach to female clients.** Gender-responsive marketing training for financial institution leaders and loan officers (male and female) can help them understand and respond to the unique needs of female borrowers. For example, women may have a stronger emphasis on maintaining the privacy of their accounts due to social norms that often dictate men's control over women's money. Women may also prefer dealing with female loan officers, who in turn may need different transportation arrangements to visit their clients and more flexible working hours to attend to their family needs and adhere to cultural standards. Training can also focus on how to educate potential female clients on the products that are available and how to access them.
3. **Connect female producers and women's groups to formal credit opportunities.** Project implementers should not assume that all women are resource and collateral poor. Instead, they should set ambitious targets to increase women's access to finance, then seek out individual women and women's groups that have resources, viable business models and experiences, and connect them to financial institutions, credit providers and mobile banking opportunities.
4. **Explore use of ICT as a mechanism for increasing women's access to financial products and information.** Products that may help women gain access to financial services include prepaid cards to distribute loan payments; mobile phone plans to make loan payments and transfers; and biometric smart cards

that control who can access their savings accounts (so that only the individual decides who has access to her account). Ensure the technologies are accessible to all levels of literacy and technological knowledge.

5. **Introduce peer learning and support for female borrowers and their partners.** Promote mentoring for women who are newly active in the market with experienced female and male entrepreneurs. Offer workshops and training courses for partners to attend together to get men's buy-in for women's control over the financial services she receives.
6. **Work with financial institutions and collateral registries to broaden collateral requirements.** It is important to note that the regulatory environment has an important role to play in enabling banks to collect different forms of collateral in case of default. Projects should consider including moveable property (e.g., equipment) and introducing leasing or warehouse receipts. Innovations are being developed around social collateral, such as a psychometric testing tool developed by the Multilateral Investment Fund administered by the Inter-American Investment Bank, which uses character traits to assess creditworthiness. Results to date indicate that this helps to generate significantly fewer rejections of credit-worthy women business owners than traditional models.

MITIGATE RISKS

Before linking resource poor women to financial opportunities, implementers and their partners need to ensure they are not recommending something that will leave vulnerable women worse off, such as through unsupportable repayment schedules. Implementers and partners also need to set up a monitoring system to track whether there has been any increase in GBV as a result of women's access to credit, or if men are taking over the credit or asset, leaving the women with the difficult task of finding a way to repay the loan. Implementers can mitigate these social risks through the communication techniques described in the "Implementation Techniques" section (p. 19), including ongoing communications with both women and their partners and a gender training for partners of female loan recipients.

LEARN HOW – Mobile Finance for Women

GSMA, the international mobile services association, released "Unlocking Potential: Women and Mobile Financial Services in Emerging Markets" (2013), a report that provides in-depth research, lessons and recommendations for how financial institutions, mobile services providers and governments can work together to expand women's access to mobile financial services. According to this report, opportunities for investing in this area include:

- Conducting marketing research focused on potential women customers
- Creating awareness and education programs about mobile financial services targeted at women
- Encouraging and incentivizing trial use by female consumers
- Streamlining registration for identity cards so women can open accounts
- Extending access and improving branding of mobile sales agents
- Increasing usage among regular users
- Delivering convenience, reliability, security and privacy consistently

MONITORING CHANGE

Output indicators could track assistance to financial institutions in designing new products, including the number of service providers and loan offices that receive gender-related training or assistance on how to reach a greater number of female borrowers. Outcome indicators could monitor new loan requests (disaggregated by sex), the changes in the number of loans granted to women compared with men, and the number of men and women who report decision-making over credit received from financial institutions. Qualitative methods such as focus groups or case studies can also aid understanding changes in decision-making over financial resources. See USAID's WEAI M&E Guide for examples of indicators.

ADDITIONAL GUIDANCE

- Women's World Banking is an organization focused on financial services, tools and resources for low-income women. Its website has a wealth of resources on this topic. For example, **Eight Tips for Successfully Marketing to Women** has a useful list of practical

actions for institutions to take to increase their female clientele.

- **Gender and Rural Microfinance: Reaching and Empowering Women**, by Mayoux and Hartl, International Fund for Agricultural Development (IFAD) (2009), provides an overview of gender issues for rural finance practitioners, as well as informs gender experts about gendered constraints to microfinance.
- **Youth Savings Patterns and Performance in Colombia, Ghana, Kenya, and Nepal** provides information on savings trends among youth based on an analysis of more than 117,000 youth in four countries who opened savings accounts (Center for Social Development, Washington University in St. Louis, 2015).

Intervention 2.4: Embed Access to Finance through Private Companies in the Value Chain

Some companies that source directly from farmers will provide inputs or credit for their purchase. They then deduct the costs of these inputs from the price they pay for the final product later in the season. Other businesses, such as lead farmers, traders and/or service providers in the agricultural development sector, may also play this role, sometimes on a more informal basis. The reasons women are often excluded from these financing opportunities, and how to change this, are discussed in depth in *Improving Opportunities for Women in Smallholder Based Supply Chains* (Chan 2011). The primary challenge is that entry requirements into these credit arrangements often disproportionately exclude women.

Implementing agencies need to work with the entities that provide input or credit services to their suppliers. A number of business cases can be made to these partners to encourage them to expand their supply base to more female farmers. For example, being more inclusive of women will allow them to receive a greater and more reliable supply of produce. Women producers have also been shown to have strong repayment rates. Projects should collect and use local data that shows this trend to make the case to potential partners.

ACTIVITIES

1. **Ensure that women do not need a man's signature to approve the loan.** This may be veiled under the requirement of a "head of household" to approve the loan (Chan 2011). Implementers may take this a step further and ensure that if the loan is in the woman's name, she is the one who signs for the inputs and payment for her goods to better ensure she has control over the inputs and subsequent profits.
2. **Ensure women's participation in the contracting farm group.** Outgrower or contract arrangements are often facilitated through some form of farm group to help with coordination. There are many barriers to why women may not actively participate in such groups (e.g., timing and cultural restrictions). Projects should ensure that women are actively engaged in such groups, or should work to link existing women's groups to buyers establishing outgrower arrangements.
3. **Facilitate women's engagement in value chains that are likely to attract contract buyers.** Outgrower mechanisms usually exist in cash crops with corporate buyers (e.g., coffee, cocoa or cotton), high-value crops that are input-intensive (e.g., peri-urban horticulture) or when staples are feeding into other domestic industries (e.g., maize or soya for poultry). Implementers should seek to understand whether or not women are engaged in such value chains and design appropriate strategies to increase such engagement.
4. **Help partners develop guidelines and processes.** Providing partner companies with templates of more inclusive credit policies can be a practical way of helping them to review their own policies and contracts to find where they may be inadvertently discriminating against women.

LEARN HOW – Three Steps in Value Chain Finance

1. Identify market demand drivers that will motivate firms to provide or facilitate finance to their buyers or suppliers. Look on USAID's Value Chain Wiki for tools on comprehensive end market assessment. After market opportunities have been identified, prioritize the "upgrades" or effective behavior changes that must be made so firms can realize these opportunities. Consider conducting barrier analysis to evaluate gender-specific upgrading needs.
2. Partner with private sector firms that are interested in facilitating those behavior changes. An input dealer may provide extension or finance to smallholders to expand sales of products. A buyer may pre-finance production to secure the right quality produce at specific times. Carefully scrutinize the costs of investment by these firms and match them to the benefits gained. Remember that risks and costs can often be shared across firms, and incorporate financial institutions wherever possible to reduce the burden on any one firm.
3. Implement a strategy that facilitates the private sector to take on these roles. Programs should take a back seat whenever possible, allowing the private sector to develop buying and selling relationships that will be sustained after the project ends. Implementers often subsidize the demonstration of such models and outreach to new clients, particularly women. For example, a project may support an input dealer to provide demonstrations in locations and at times that women are able to attend. Subsidies like this need to be based on a careful analysis of savings groups and individuals' willingness to pay for such services. They must also be phased away as the marketplace for such services is established. See WEAI Intervention #2.5 (p. 43) regarding "smart subsidies" for more information.

MITIGATE RISKS

Embedded finance or receipt of inputs on credit is often a way that farmers access pesticides and other potentially harmful chemicals. In *Improving Opportunities for Women in Smallholder Based Supply Chains*, Chan emphasizes that there are two reasons why women face grater risks from incorrect pesticide application. First, they are less likely to receive information and training on how to safely apply chemicals; second, there are health risks due to their biological reproductive roles (2011). For more on how to mitigate these risks, see sections 4.3.5, 4.3.6 and 4.3.7 of that resource.

This intervention could face similar risks as WEAI Intervention 2.3 regarding indebtedness, GBV and partners asserting control of women's credit or inputs.

MONITORING CHANGE

Indicators could monitor and compare the number of men and women who receive input or cash credit from value chain actors, and if that continues into the next season without any assistance from implementers. Qualitative methods such as focus groups or case studies can also aid understanding nuances in these new relationships and how they differ for men and women. Qualitative methods can also help to understand and track changes in decision-making. See USAID's WEAI M&E Guide for examples of indicators.

ADDITIONAL GUIDANCE

- **Improving Opportunities for Women in Smallholder Based Supply Chains** discusses why women are excluded from financing and how to address these challenges (Chan 2011).
- The **Integrating Very Poor Producers into Agricultural Value Chains: Field Guide** provides information on how to engage the private sector, negotiate arrangements and incentivize private entities to work with very poor farmers, including women (Norell and Brand 2012).
- The **Value Chain Finance Guide** has guidance on how to design financial interventions within value chains. It does not discuss gender issues, so users will need to apply their knowledge of gender when reviewing it. (Fries, Chalmers and Grover 2012).
- ECA Mozambique is a private agribusiness that offers a "full service package" to farmers groups that includes agricultural inputs on credit, weather insurance and extension advice. Learn more about this example on the AgDevCo website at this link (AgDevCo accessed February 2016).

Intervention 2.5: Implement "Smart Subsidies" to Jumpstart Access to Resources

Market system development projects aim to create sustainable linkages between value chain actors using a facilitation approach, but this is challenging during the initial phases of market development. Smart subsidies — which can be in the form of financial or in-kind support — are a possible solution. Subsidies are considered "smart" in the context of facilitating market systems development if they "reinforce the development of beneficial commercial relationships by mimicking normal transactions and increasing the benefit of the transaction for one or both parties" (Norell and Brand 2012). They can provide poor female farmers access to starter resources or assets that can be used to stimulate agricultural productivity, help women grow their businesses and allow them to interact competitively with other market actors.

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

ACTIVITIES

1. **Provide in-kind grants to poor farmers with flexible leverage requirements depending on the farmers' needs.** This could include requiring a smaller contribution or allowing grant recipients to repay in-kind rather than cash. Projects should demonstrate flexibility and creativity in setting up agreements, and establish goals to target a certain percentage of female farmers.
2. **Design a subsidy based on the economics of the investments.** If the subsidy is for a working capital requirement (e.g., seasonal inputs) it should be priced at an amount that can be subsequently financed by the recipient without project support once returns are realized. If the subsidy is for a fixed asset, the underlying economic activity must, at a minimum, cover subsequent maintenance and operations, as well as reinvestment down the line. Subsidies should support appropriate technologies, and projects should complete thorough risk-based sensitivity analyses to ensure the investment is viable.
3. **Deliver subsidies through private sector firms.** Subsidies should be channeled through financial institutions, buyers or service providers to lay the groundwork for one-on-one interactions once the beneficiaries become more viable clients. This means, to the extent feasible, that grant should actually go through a financial institution, buyer or service provider that will pass it on to the farmer.
4. **Provide complementary market facilitation and capacity-building.** Market facilitation and capacity-building support should be delivered to the input supplier, or other market or financial intermediary. The objective of any subsidy program should be to demonstrate the investment's viability to the household and the market's viability to the intermediary.

LEARN HOW – Smart Subsidies in Ghana

The Binaba Women Farmers' Association, partner of the USAID Feed the Future program in Ghana, is based in a community where men have up to 10 wives and women cannot count on their partners to help clear the land. When the members of the group first met with project staff in 2011, they said that late land preparation was their biggest constraint. With 75 members, they needed four donkey ploughs and two carts, but were not able to provide the full 30 percent leverage to get these resources. The project proposed that if they could supply the bullocks, then that could be considered leverage. The women convinced the men in the community to donate two pairs and sold stored maize to purchase an addition two, enabling them to secure the grant for plows and carts. Now they are able to clear the land in time to plant and, as a result, have seen significant increases in yields. One woman said she used to worry about feeding her family, but now she can do that and pay school fees. The group members then started putting aside money for maintenance of the animals and ploughs. Their partners and children currently take care of the bullocks, but group members understand they need to learn how to do it themselves. (Stern, "Ghana ADVANCE Gender Impact Assessment," 2013)

MITIGATE RISKS

There are some important market risks to consider when implementing agencies or their partners are offering subsidies. First, the subsidizing of a credit transaction, whether through a guarantee or some financing facility, should be unknown to the end borrower (e.g., the farmer).

Lenders must continue to follow their own credit decision-making process. Otherwise, the risk of defaults increases and may undermine the credit culture. Second, implementing agencies must ensure that all investments undergo rigorous technical and economic assessments with a gender lens to ensure they are appropriate for female borrowers. If assessments show potential risks, projects may consider starting at a small scale and monitoring socio-cultural impacts on power relations and resistance within the household to make certain they do not lead to adverse impacts.

MONITORING CHANGE

Output indicators should track and compare the number of women and men receiving or benefiting from a subsidy. Outcome indicators would track data to see if these recipients have greater access to productive resources as a result of the grant, if recipients are better able to engage in markets after receiving the subsidy, and if there are any gender differences. See USAID's WEAI M&E Guide for more details.

ADDITIONAL GUIDANCE

- The **Integrating Very Poor Producers into Agricultural Value Chains: Field Guide** provides information on how to engage the private sector, negotiate arrangements and incentivize them to work with very poor farmers, including women. See page 57 of the **Field Guide** for more information about smart subsidies (Norell and Brand 2012).

Intervention 2.6: Facilitate Access to Financial Education

According to the Organization for Economic Cooperation and Development (OECD), women in both developed and developing countries tend to have lower rates of financial knowledge than men (OECD 2013).

The most common way of offering financial education to consumers is through a financial institution. Based on lessons learned from past microfinance efforts that led to client over-indebtedness, most financial institutions now offer some sort of financial education. Root Capital, for example, conducts financial training for current and prospective clients. Generic financial education training covers topics such as what savings are and how is interest calculated. Some institutions offer more targeted financial literacy for very specific investments, such as saving and investing in agriculture. If the targeted recipients of financial education do not yet have access to finance, then projects will need to identify a partner institution that could be a potential financier to offer training as a preparatory step for potential clients. Financial education could also be done as part of the operations of farmers' organizations. Village Savings and Loan associations, farmers organizations, self-help groups or other community groups are potential targets for this intervention.

ACTIVITIES

1. **Improve the quality and quantity of women's access to financial education.** Many of the training interventions listed in WEAI Intervention #1.1 (p. 20) are also relevant to financial literacy training. This includes focusing on more proactive outreach efforts (e.g., inviting more women), training financial literacy training staff on gender issues and hiring more female trainers.
2. **Adjust curriculum and delivery methods to match the needs of female farmers.** Curriculum needs to take into account the fact that women are less likely than men to have had exposure to credit and finance and are less likely to have confidence about what they know or can learn. For example, projects may first focus on basic money management skills to build confidence, then introduce more sophisticated training (e.g., developing annual or seasonal cash-flow calendars based on real life cycles), then move on to topics such as safekeeping money, savings, planning, budgeting and prioritizing expenditures. Delivery methods can draw on a range of creative methods, such as drama, videos, radio or other ICT.
3. **Combine financial education with access to finance and technical assistance.** For very poor rural women, a combination of interventions is more likely to have success than offering financial education by itself.
4. **Provide childcare during financial education training sessions.** Root Capital, for example, has started covering costs of childcare during some of its financial management courses. "Seizing the Opportunity to Train a Women's Cooperative in Guatemala," a blog entry, gives one example. (Troychanski 2015).

LEARN HOW – Financial Education Counseling: Counsellor's Workbook

The *Financial Education Counseling: Counsellor's Workbook* (Consumers International 2011) is a guide for financial institutions and other entities wanting to promote basic financial literacy. It beings with guidance on how to be a financial counselor and then covers the following five elements of financial education:

1. Consumer protection: Balancing rights and responsibilities
2. Bank services: Know your options
3. Budgeting: Use your money wisely
4. Savings: You can do it!
5. Debt management: Handle with care

Although this handbook is not specifically targeted at female clients and does emphasize gender, it does discuss a few important gender dynamics, such as how to deal with domineering spouses.

MONITORING CHANGE

Output indicators should monitor and compare the number of women and men who receive financial education through training or other mechanisms. If quality is a concern — if it is a new curriculum, or one that has been primarily used with a different demographic than the target population, for example — then indicators could also track and compare men's and women's perceptions on the quality of the training. Projects could also track the number of service providers that receive assistance in how to deliver financial education. Outcome indicators would include indicators about applying new financial literacy skills. See USAID's WEAI M&E Guide for more details.

ADDITIONAL GUIDANCE

- **Root Capital's Inclusive Training Checklist** is a simple and useful checklist for its financial management trainers to use when preparing and delivering financial education training. Learn more about it in the blot post, **Tweaking Financial Management Trainings to Better Serve Women: A Checklist** (Root Capital and Troychanski 2015).
- **Microfinance Opportunities** is an organization that works with financial service providers, policymakers and mobile service providers to connect them with the underserved and unbanked. It has a wealth of information about how to extend financial education and other services to underserved groups, including women.
- **OECD/INFE Policy Guidance on Addressing Women's and Girls' Needs for Financial Awareness and Education** provides a series of recommendations for addressing the gender gap in financial literacy, including delivery tools and methods (OECD/International Network on Financial Education 2013). The OECD has additional resources on its website about financial education and women.
- The**International Gateway for Financial Education** is a clearinghouse for information to support financial education. It has a page with links to resources related to women's financial education.

G. SOCIAL AND BEHAVIOR CHANGE: ACCESS TO RESOURCES

Although this domain is called "access to resources," the definition and indicators that measure it depend on women also having some control and decision-making power over those resources. Communication strategies with messages that complement the aforementioned interventions using the techniques described in "Implementation Techniques" (p. 19) are necessary to ensure that women not only access these resources but are also able to assert agency over them.

Below are some examples of prevalent attitudes that often perpetuate social norms about women's access to and decision-making over resources. Following each example are techniques that can be used in communications strategies to counter and change these attitudes.

Norm: Men are heads of the household and responsible for bringing in money for the household; therefore, they should control large assets. Women can control smaller assets related to managing the household, because that is their responsibility.

Response: A possible message that addresses this perception is that if women are also able to manage larger assets, then that is more money and income for the household as a whole. Also, implementers or their partners can deliver a message that appeals to concerns about vulnerability and resilience. For example, a woman needs to be able to protect herself and the household if something happens to her partner, such as if he becomes sick or has to migrate for work. In addition, implementers can demonstrate examples of how families with partners who work as equals experience better quality of life.

Norm: Loans should be made in the man's name, because he is the head of the household.

Response: Cite national policies and international human rights standards that state that women are equal to men. Similar to the previous point, demonstrate examples of thriving households where women and men make decisions together as partners.

Norm: Women are not capable of managing loans.

Response: Point to organizations where women are treasurers to show how women are in fact capable. Find data indicating that women in the project context have good repayment rates.

Norm: Lenders might exploit my wife if she negotiates loans herself.

Response: If this is an issue, ask them to support the project in holding a training course for women on how to assert themselves and negotiate loans.

© ACDI/VOCA

VI.

WEAI DOMAIN 3: CONTROL OVER USE OF INCOME & EXPENDITURES

Control over income and expenditures means a woman receives remuneration for her work and participates in the decisions around its expenditure. Control over income and expenditures is also related to the previous domains of empowerment because it enables a person to be able to purchase, rent, or obtain credit for agricultural resources. This section discusses interventions that could increase women's access to income as well as ways to ensure they maintain control over how it is spent.

Domain 3 Summary

The third domain is defined as an individual having sole or joint control over income and expenditures. This section addresses these interventions:

- Connecting female farmers to smallholder sourcing schemes
- Connecting women to wage employment
- Supporting female entrepreneurs
- Facilitating women's access to secure spaces for storing their money
- Social and behavior change communication

A. CONTROL OVER INCOME AND EXPENDITURES

Women are less likely to have access to and control over income than men (Feed the Future 2015). This is in large part due to gender norms about men's and women's roles and responsibilities, where men are expected to work for an income and women to do unpaid work for the family (*ibid.*). When women do work for income, they are more likely than men to be paid less, face greater market constraints and work in the informal sector (*ibid.*).

It is also necessary to understand the different income streams coming into the household, including off-farm and non-agricultural wage employment. The proportion of income that men and women bring from wage employment may inform how they allocate resources on their farms; the extent to which they are willing or able to invest in production-related activities; their access to cash; and, particularly for women, the extent to which they are exposed to health risks and violence. For example, one USAID-funded Food for Peace project in East Africa targeting vulnerable agricultural households was surprised to discover that 82 percent of surveyed households reported their main source of income was earned through casual labor, not farming (Fernandes 2013).

If women's work contributes to increased household income but that money is controlled by others in the household and spent in ways that do not benefit her and/or the household, then the intervention may have encouraged women to work harder for no benefit. Furthermore, without control over income, there may be no incentive for female farmers to invest in increasing the productivity of their farms.

B. GENDER ANALYSIS QUESTIONS: **CONTROL OVER INCOME AND EXPENDITURES**

Gender analysis questions that identify existing constraints to women having sole or joint control over income and expenditures could include:

- What is the extent of the gender gap between male and female access to markets? For example, if farmers' organizations are one of the primary market access channels, what is the proportion of women and men who are members of those organizations?
- How do different household members share information about income and make decisions about how to spend it? Are there gender differences in typical expenditures? For example, are women more likely than men to spend money on household items, food and healthcare?
- To what extent do households depend on wage work for income, and how is this wage work divided between men and women?
- Where are there employment opportunities within the value chain and are both women and men able to access and benefit from them?
- Consider labor issues in your gender and value chain analyses to understand where employment opportunities lie within a value chain system, the extent to which target households depend on wage work and how this influences the household system

C. ILLUSTRATIVE WEAI INTERVENTIONS: CONTROL OVER INCOME AND EXPENDITURES

Intervention 3.1: Connect Female Farmers to Smallholder Sourcing Schemes

Formal market mechanisms such as contract farming, outgrowing and supplying to registered buyers (e.g., retailers, wholesalers and traders) are more likely to result in higher prices, reliable markets and access to critical resources, including information, training, inputs and financing. Yet female farmers are less likely than male farmers to access formal market mechanisms (Quisumbing, Rubin, Manfre, Waithanji, Van Den Bold, Olney and Meinzen-Dick 2014). Women are also less likely to be solicited by companies in export or sales contracts, as it is assumed men hold and control the land (*ibid*). In addition, women are less likely to be members of farming schemes (Chan 2010). This is partly because many farming schemes (as well as producer groups and cooperatives) require land ownership to be a member. Furthermore, women are less likely than men to have access to the capital needed to produce high-value export crops. Additionally, lower literacy and numeracy can be a barrier to formal contract farming schemes (Chan 2010).

This disproportionate access to formal market mechanisms means that women are more likely to sell their produce in local markets or at the farm gate, where they have less bargaining power and receive lower prices. It also limits their ability to move from subsistence agriculture to higher-value markets ("Gender in Agricultural Markets" 2009, p. 173).

ACTIVITIES

1. **Facilitate direct linkages between female farmers and traders or buyers.** Such linkages are more likely to result in women being paid directly for their work instead of through their husbands. For example:
   - Link existing women's groups (e.g., self-help groups, Village Savings and Loan Associations and women's producer groups) to formal buyers.
   - Link female farmers to lead or nucleus farmers and aggregators who have the capacity to invest in their supply chain by providing inputs and tools on credit with repayment due upon sale of the agricultural products. Be sure to also help nucleus farmers connect to other intermediaries in the value chain, such as processors or wholesale brokers.
   - Facilitate outgrower and contract farming schemes in female farmers' names. Female farmers benefit from consistent market access and embedded services, such as information, training and finance for inputs, while firms benefit from consistent quality and volume of supply and reduced transaction costs.
2. **Work with buyers to put in place provisions that ensure women are more likely to receive and control payment for their work.** This could include:
   - Encouraging buyers, aggregators and cooperatives to move away from using land ownership or status as household head as a requirement for suppliers or members.
   - Putting in place policies and processes where contracts and payments are made in the name of the female supplier instead of her partner, or where they are made jointly.

LEARN HOW – Contract Farming Handbook

The *Contract Farming Handbook* serves as a practical guide for linking small-scale producers and buyers through contract farming and other related business models (Will 2013). Although this guide is not specifically designed to address gender constraints, it includes considerations and questions to identify and address gender gaps.

MITIGATE RISKS

Agricultural development practitioners have often found themselves in a situation where men took control of the work and profits of an activity traditionally managed by women, or that was initiated for women, once it became more profitable, commercialized or mechanized. This can be a risk of income-generating activities targeted at women and shows why it is important to address power dynamics between women and men, address men's economic empowerment and put in place measures for women to secure their income. See the social and behavioral change strategies for this domain and WEAI Intervention #3.3 (p. 45) for more information on how to do this.

It is also important to keep in mind that many households do not pool their income, and if activities encourage members to reveal their earnings or savings without redressing unequal power dynamics, it could result in less control over income and how it is spent, particularly for women.

MONITORING CHANGE

Indicators should track and compare the number of men and women who have access to new buyers or contract farming schemes and the income or revenue received from these new relationships. In order to track gendered patterns in men's and women's control over their own earned income or each other's income, projects can use a quantitative indicator about perceptions of control over income as well as qualitative methods such as focus groups or one-on-one interviews with men and women. See USAID's WEAI M&E Guide for more details.

ADDITIONAL GUIDANCE

- The **Improving Opportunities for Women in Smallholder-Based Supply Chains** guide by the Bill & Melinda Gates Foundation has detailed guidance in Section 3 on how to increase women's membership and participation in smallholder sourcing schemes.
- Because many farmers access buyers through farmers' organizations, see Domain 4 regarding women's membership and leadership in groups (p. 50).

Intervention 3.2: Improving Quantity and Quality of Wage Employment Opportunities for Women

Many global food security initiatives, including Feed the Future, focus on a farming household's engagement in one or two crops only, and interact with households only through their role as producers. However, most farming households are sustained through multiple streams of income, both in the community and outside it through migration. Income streams may include seasonal farm labor on other farms or plantations, self-employment in micro-enterprises and work in non-farm sectors such as transportation, construction or domestic help. In fact, a study by IFPRI found that "nonfarm [sic] work accounts for between one-third and one-half of rural incomes in the developing world" (Haggblade, Hazell and Reardon 2009). Leveraging and strengthening women's and men's income from a diversity of sources is important because of the seasonal nature of agriculture and because households are vulnerable to risks such as climatic shock, pests, changes in the market. Income diversification is a way for households to self-insure, particularly when diversification is in work outside of agriculture. In addition, some economists posit that an agriculture-based livelihood is not a viable long-term option for many of the extremely poor, especially in land resource-scarce countries, and that the multiplier effects of agriculture-led growth are not a sufficient "pull" to create income-generating activities at the scale needed (Snodgrass 2014).

This is especially true for female farmers, who are often responsible for expenses that sustain the household throughout the year, including food and school fees (Sebstad and Manfre 2011). Women are also more likely than men to be engaged in informal, lower-value and low-wage work (Mueller and Chan 2015). Focusing especially on linking women to higher-value and safe wage employment opportunities during the off-season and throughout the year can enable them to make recommended investments in agriculture and move a household closer to sustainability.

ACTIVITIES

1. **Choose sectors, value chains and enterprises that have large wage-employment potential.** Within agriculture, this includes horticulture, agro-processing and many export crop sectors; outside of agriculture, this could include rural manufacturing or transportation. USAID's recent extensive evidence review on the linkages between *Wage Labor, Agriculture-Based Economies, and Pathways out of Poverty* emphasized the importance of considering labor implications when targeting value chains (Mueller and Chan 2015).
2. **Support efforts to make working conditions fair and decent.** Though USAID's evidence review highlighted the importance even of low-quality jobs to survival strategies for many very poor households, quality does matter for long-term sustainable poverty escapes. Implementers can incentivize enterprises to improve working conditions and wages by explaining potential impacts on labor productivity and, ultimately, firm profits (Mueller and Chan 2015). Implementers can also encourage fair and decent work by:
   - Requiring partners that receive grants or cost-share to put in place sexual harassment policies and training for employers and their staff
   - Requiring or encouraging partners to train workers who apply pesticides, herbicides and fertilizers on the proper use of chemicals
   - Supporting farmers' organizations, women's organizations, savings groups or other collectives to become advocates for improved working conditions
   - Encouraging equal pay for male and female workers
2. **Improve the flow of information in the labor market.** Poor market information on crop prices and demand for products exacerbates power imbalances between farmers and traders and causes inefficiencies throughout the agricultural system. Similarly, asymmetric information about wages, demand for and supply of workers, skills required and resources available creates inefficiencies in labor markets and disempowers workers to negotiate the best opportunity. Projects, for example, could:
   - Collaborate with brokers within the migrant labor system to improve transparency and delivery mechanisms for information on supply and demand, and raise awareness on "good" and "bad" brokers.
   - Conduct information campaigns to raise young women's awareness about their rights as domestic workers.
   - Support communication mechanisms and social networks that improve communication flows among wage workers about their experiences or that link migrant workers to their families and communities to mitigate risks of exploitation and other risks.

LEARN HOW – Resources for Mobilizing Workers

Women in Informal Employment Globalizing and Organizing (WIEGO) has many free and downloadable resources on its **website** to help workers organize and advocate for fair and decent work, including guides for how to handle disputes between workers and those in power, how to handle the day-to-day problems of informal workers, and collective negotiations. Access WIEGO's website at: www.wiego.org. And delete the reference source below.

MITIGATE RISKS

Exploitation and exposure to work-related violence are serious risks that can affect a woman's control over income, as well as her physical and mental health. Collaborating with other organizations that specialize in complementary social support services, such as by setting up mobile health clinics and workers' organizations and rights, can partially mitigate these risks. Other risks include child labor — which should never be promoted — and looking for opportunities to reduce women's time burden, depending on what activities (wage work or self-employment on farms) offers the best returns for labor and opportunities to control income.

MONITORING CHANGE

This is a fairly new intervention area, so indicators that track the diversity of income streams through employment and quality of employment are still under development. Also, increased wage opportunities would often be a spillover effect from investments in other value chain and market development activities, making output indicators more difficult to identify. Projects could monitor the diversity of income sources by tracking and comparing the types of employment opportunities for women and men, including in non-agricultural sectors. Outcome indicators could also track changes in the quality of that employment and decision-making over wages earned from employment. Because workplace violence and exploitation is a sensitive topic, qualitative methods (e.g., one-on-one interviews or observation) may also be necessary. Given the sensitivity of the topic, these must be conducted by trained professionals who know how to protect the privacy of respondents. Refer to the USAID WEAI M&E Guide for suggested indicators.

ADDITIONAL GUIDANCE

- The paper **Wage Labor, Agriculture-Based Economies, and Pathways out of Poverty: Stocktaking the Evidence** by Bernd Mueller and Man-Kwun Chan for ACDI/VOCA provides a wealth of guidance on the importance of wage-employment for poor populations, particularly women (2015).
- The infographic, included in **Wage Labor, Agriculture-Based Economies, and Pathways out of Poverty**, is a helpful "entry-level" discussion point to stimulate conversations with team members and partners about why labor is relevant to a project's efforts.
- **Why Rural Women Don't Work**, a Microlinks blog post by USAID Senior Specialist, Labor and Employment Rights, Bama Athreya, gives an overview of misconceptions about and missed opportunities related to women's informal labor.
- **Beyond farmers and micro-entrepreneurs: Why rural wage labour matters** is an "E-discussion report" that summarizes a global e-consultation that engaged more than 200 participants over three weeks. It highlights key insights from economists and project implementers, organized by tracks on the implications of structural change (especially in Sub-Saharan Africa), results measurement and M&E, and the relationship between pathways out of poverty and wage labor.

Intervention 3.3: Support Female Entrepreneurs

In addition to improving the outcomes women receive from engagement in wage work, implementing agencies can also support businesses run by women, including start-ups, informal or formal, micro or large. Entrepreneurs are often categorized into two primary types (see below); implementers should design interventions (and expectations) to meet their different needs (Schoar 2010).

1. *Subsistence entrepreneurs* run micro-operations that do not grow into larger firms — they provide an alternative employment opportunity to the entrepreneur and, potentially, their family members. These operations may also offer only limited or seasonal employment for other workers in the economy. Many female entrepreneurs in low-income countries are subsistence entrepreneurs,

operating more out of a lack of alternatives than a desire to become substantial businesses.

2. *Transformational entrepreneurs*, also referred to as "growth-oriented," desire to build larger businesses and may achieve rapid growth if put in the right circumstances. Moreover, through their expansion process they will create jobs for others.

These types of entrepreneurs are not homogeneous. Even a transformational entrepreneur may want to taper growth after a point to keep her business manageable, given the balance of other priorities, such as family life. Therefore, projects should avoid labeling entrepreneurs based only on the current size of their business, especially for women. There are many constraints (e.g., gender, socio-cultural, market-based) that may limit a woman's business aspirations and growth; if these constraints are addressed, she may invest in growing her business. Successful interventions will address the constraints (including time constraints), incentives and opportunities faced by men and women in the household.

ACTIVITIES

1. **Conduct a context-specific market analysis to assess opportunities, saturation potential and scalability for business opportunities.** This analysis should be followed by a qualitative gender study to identify vulnerabilities in the business environment that will limit a woman's control over the income she may obtain from her business. These could include business registration and financing requirements to have a male co-signatory or to use collateral that is typically male-owned, and mobility and networking restrictions that affect market linkages. Whether business opportunities lie directly within the agricultural system (including supporting value chains) or are completely non-agricultural, entrepreneurial endeavors of any nature can improve outcomes for families in primarily agricultural areas.
2. **Bundle services for female entrepreneurs: business skills training, network building, access to finance and follow-up technical assistance.** Project partners should avoid the inclination to provide business skill training as a sole activity. While it is true that many rural women need more business development support than men, a meta-analysis of entrepreneurship programs found business training programs had mixed results and limited impact on business growth and increased incomes (Cho and Honorati 2013). Instead, these studies suggest that business and market skills training can be successful when offered in conjunction with complementary interventions, especially access to finance and follow-up technical assistance (Bandiera, Burgess, Das, Gulesci, Rasul and Sulaiman 2013). Technical assistance could include counseling on financial health, assessing market demand and information on legal and tax regulations. In addition, women's business networks are often far less developed than men's. Socio-cultural norms and mobility constraints may limit their ability to form empowered relationships with male business actors or actors who live outside the immediate community. Alternatively, women may be permitted to engage only in their existing networks in a traditional family role, and not talk about business matters. Social capital is as important as financial and human capital to business growth. Building both "bonding" (e.g., with other similar female entrepreneurs) and "bridging" (e.g., with industry players or more established business owners) social networks is critical for market linkage efforts, the flow of market information, breaking gender barriers and a sustainable exit plan for the project.
3. **Look for ways to make business growth more feasible.** Because of the need to balance domestic and professional demands, many women may have only a modest desire to expand and grow their business. They want to keep it small and manageable, which is understandable. Projects should consider ways to make growth more feasible, for example, through development of childcare services, improving safe transportation options, working with men on the balance of domestic responsibilities and emphasizing skills in delegation and planning with business owners.
4. **Address socio-cultural gender-based constraints, particularly women's time burden and decision-making within the household.** A review of enterprise development support programs for women found that two gender constraints hampered the success of business skills, finance and technical assistance interventions: gender norms that place household care burden on women and women's limited decision-making regarding productive resources and income. There is some evidence to suggest that the programs that were most successful at helping women grow their businesses

directly supported changes in these social norms (Patel 2014). The Women's Leadership in Small and Medium Enterprises program in Kyrgyzstan addressed this challenge by inviting partners to attend training courses and exchange visits with their wives. It also invited community members and industry leaders to celebrate the successes of female entrepreneurs at public events and multimedia activities, such as by making and showing documentaries. Men were encouraged to attend these events, where their important, supportive role was recognized.

5. **Do not forget the workers.** Too many SME development programs focus only on the entrepreneur, ignoring the workforce or viewing it only from the perspective of the entrepreneur. Even the smallest business usually employs workers at some level throughout the year; ignoring workers in the design of a business support program misses major opportunities to expand and deepen the developmental impact. A focus on workers can benefit women wage workers, often a highly disenfranchised, impoverished and vulnerable group. At a minimum, projects can integrate a human resource management element to business training (e.g., fair hiring/firing, delegation skills, bare minimum occupational health and safety standards, and professional development) and raise owner awareness about the links between worker satisfaction, labor productivity and firm profits. Projects can go even further by requiring entrepreneur beneficiaries to adhere to a tailored "code of conduct," offering incentives for small and medium enterprises that enact quality measures, and hosting focus groups with owners to explore timely topics like worker organization, fair wages or workplace violence. Implementers should remember that being a woman is not a determinant of being a fair employer.

MITIGATE RISKS

In order to mitigate the risk of project-promoted entrepreneurial activity in an industry that cannot sustain more entrants — a common mistake — implementers need to do an initial market analysis. Projects should not conduct business development activities in a vacuum of information about market trends, industry players and existing supporting services.

LEARN HOW – Social Capital, Finance, and Technical Assistance for Entrepreneurs in Kyrgyzstan

The blog post, "The Use of Nonfinancial Services to Help Grow Women's Leadership in SMEs in Kyrgyzstan" used nonfinancial resources to help women grow their businesses, specifically: mentorship, exchange visits, technical briefs, technical sessions, and engaging the women's partners and families to gain their support. (Asanbaeva 2015)

Many entrepreneurs prefer self-financing (e.g., through savings or drawing on their networks for informal "loans") over microfinance institutions or formal business loans, because the risk of default is far lower. Project partners may provide counseling on financial planning and decision-making to enable entrepreneurs to make smart choices. Also, in many environments, men may require signatories on any business registration or loan, which will affect a women's control over income.

A final risk is undue time burdens from business development training programs. To mitigate this, projects should schedule training courses at a reliable time, provide childcare, and give participants a voice in determining the schedules that work best for their situations. If resistance from family members is a concern, projects can use the social and behavior change communication techniques, including those discussed in the "Implementation Techniques" section (p. 19), for guidance on how to mitigate that resistance. For example, implementing partners can facilitate discussions with men and other family members to explore the ways family dynamics might change as a woman spends more time at her business or earns more money.

MONITORING CHANGE

Output indicators should track and compare technical assistance and business development services provided to male and female entrepreneurs. As discussed earlier, given that research shows that bundled services are more likely to be successful for micro and small entrepreneurs, projects should track the number and types of services to see if any recipients are receiving only one type of

service (Bandiera, Burgess, Das, Gulesci, Rasul and Sulaiman 2013). Projects could also track the number of service providers that receive assistance in how to better reach and serve female entrepreneurs. Outcome indicators could track sales and workforce growth of their business and improvements in social networks. Qualitative methods, such as focus groups and case studies, will help implementers and their partners understand the nuances behind the quantitative data. It can also help to identify any adverse or unintended impacts. See the USAID WEAI M&E Guide for specific indicators.

ADDITIONAL GUIDANCE

- The**USAID Women's Leadership in Small and Medium Enterprises** portal has a variety of case studies, webinars and research papers about how to support women's entrepreneurship. By the end of 2017, this USAID initiative will publish the results a longitudinal impact evaluation on women-owned businesses in India, Peru and Kyrgyzstan that follows the growth trajectory and personal impact of these women leaders up to 2 years after project support interventions has ended.
- **Effectiveness of Entrepreneurship Development Interventions on Women Entrepreneurs**, a brief from the International Labour Organization, provides an overview of the evidence about women's entrepreneurship development activities (Patel 2014).
- **The Divide between Subsistence and Transformational Entrepreneurship** by Antoinette Schoar (2010) provides more background on how to distinguish between subsistence and transformational entrepreneurs.
- The**Empowered Entrepreneur Training Handbook** from the Global Alliance for Clean Cookstoves is a comprehensive, downloadable manual for training female entrepreneurs to become distributors or producers of clean cookstoves. It uses an agency-based empowerment methodology, which differentiates it from other leadership and entrepreneurial training manuals. The materials are designed so trainers can train other trainers, making it conducive to a facilitative approach (2014).

Intervention 3.4: Facilitate Women's Access to Secure Mechanisms for Storing Their Money

There is a growing body of literature that emphasizes the importance of women having a safe space to save their income. A study found that having a safe place to save money, such as a lock box, within the household increases women's savings (Dupas and Robinson 2013). This study looked at different savings interventions where individuals were provided such a safe place in rural Kenya. Changes in saving behavior were greater among married women than single women, which may suggest that having a safe place to save money in the household may be an important part of saving for married women in these communities. Mobile banking may also offer female farmers secure access to different financial services (Fletschner and Kenney 2014).

ACTIVITIES

1. **Facilitate women's access to technologies that safeguard their income.** Examples include prepaid cards to distribute loan payments or biometric smart cards that control who can access a savings account. Mobile phone technologies, such as M-Pesa in Kenya, allow women to make and receive payments through their phones without having a bank account. See WEAI Intervention #2.2 (p. 39) regarding expanding mobile finance options for women.
2. **Encourage women to set up a safe place to save in the home, such as a locked safebox.**
3. **Connect women to community-managed savings groups that use a locked safebox for storing funds.** Savings groups provide an additional level of control for members over their money, because the money belongs to the group and not the individual. See WEAI Intervention #2.2 for more information.

MITIGATE RISKS

Some implementers may assume that encouraging women to save money separately from their partners may lead to negative consequences, such as distrust. If this is a concern, they need to validate this concern through data and formative research, and monitor for any negative consequences on an ongoing basis. In addition, projects complement these activities with social and behavior change techniques to promote positive social change. Examples of

ways to address those social norms are discussed at the end of this chapter.

MONITOR CHANGE

Output indicators for these activities would track the number of women who have access to one of the aforementioned mechanisms and their perceptions about whether this has enabled them to safely store and save money. Another outcome indicator could be the comparative number of men and women who have savings accounts in their own names. If projects are concerned about potential resistance from family members, they could use qualitative methods such as focus groups, observation or one-on-one interviews with men and women to monitor for these concerns. See the USAID WEAI M&E Guide for specific indicators.

ADDITIONAL GUIDANCE

- **Digital Savings: The Key to Women's Financial Inclusion?** from Women's World Banking provides guidance on what types of mobile technologies have been used to enable women to safely and securely save their money.
- **Women and Their Money: Impacts of Enabling Savings** is a PowerPoint presentation based on Dupas and Robinson's findings that having a safe place to store money significantly increases women's savings (Dupas 2011).

CASE STUDY – The Limitations of Market Linkages on improving Women's Control Over Income and Expenditures

The Strengthening the Dairy Value Chain Project in Bangladesh, which emphasized women's participation and employment opportunities, connected households with collection facilities to chill then test the quality of milk. The intervention aimed to reduce transaction and transportation costs by setting up in-village sales points, and to improve the quality of the product. An impact study found households increased the assets owned solely by men, as well as assets jointly owned by men and women (Quisumbing et al., 2013). However, there was little impact on women's decision-making in dairy-related production, and no impact on women's decision-making around the use of income and expenditures.

D. SOCIAL AND BEHAVIOR CHANGE: CONTROL OVER INCOME

The interventions discussed above primarily address the gender gap in access to income. Although WEAI Intervention #3.4 advocates for mechanisms through which women can protect their income, the mechanisms do not address the underlying challenge of social norms that dictate men's authority over women. As case studies show, market linkages alone do not necessarily lead to greater gender balance in women's control over income (see "Case Study" above). Therefore, it is often necessary to change social norms and power dynamics to ensure that women also have the power and agency to control their own income.

To address this, projects can complement the interventions with supporting local initiatives that promote shared and fair decision-making around important household and agricultural expenditures. In many cases, male family members can be convinced to give women more autonomy and influence once they understand the positive economic benefits to their households and their communities.

Below are some examples of social and behavior change messages and techniques regarding women's decision-making over expenditures. Implementers and their partners can also apply the techniques described in the "Implementation Techniques" section on page 19.

Norm: Men are heads of the household and therefore have ultimate authority over how money should be spent.

Response: Demonstrate examples of how families in which husbands and wives work as equal partners experience better quality of life.

Cite national policies and international human rights standards that state that women are equal to men. Implementers can also appeal to resilience needs; for example, women need to be able to protect themselves and the household if something happens to her partner, such as if he becomes sick or has to leave for work.

Norm: Men are responsible for earning an income and women are responsible for caring for the children and the home. Therefore, men should make decisions about how to spend income. He will give her money to spend on the home.

Response: Point out that women also work; often they spend more hours working than men, even though much of their work is not paid. Use participatory activities such as the daily time clock so that both husband and wife (or wives) can see how much time men and women spend working. Ask them what would happen if women did not do this work to try to show the value of their work.

Norm: I let my wife give input into my decision about how to spend our money.

Response: Recognize that this statement shows the partner's bias that he is still the ultimate authority and his wife is not an equal partner. See the previous responses for how to respond.

Norm: If I work outside the home for money, then our community will think that my partner can't provide for his family. It will dishonor him.

Response: Use media, events, training courses or exposure visits to expose women and men to situations where they both bring in an income and how that benefits the family.

Norm: Women should only spend their money on the family and the household.

Response: Women have a right to spend money on themselves, whether for leisure or investments in their skills or assets.

Norm: If my wife has her own money, then she will use it to go out with other men.

Response: Use community leaders or "gender champions" to facilitate discussions between husbands and wives about this fear. Focus on opening channels of communication and trust among family members.

© LAUREN BELL / PEACE CORPS

WEAI DOMAIN 4: GROUP PARTICIPATION & LEADERSHIP

Participation and leadership in community groups and organizations increases access to information about technologies in agriculture and market prices, and enables connections that may help increase production and marketability. Groups can also provide individuals with financial support or credit for agricultural investments, as well as an important form of insurance or protection against loss in the event of crop damage or failure. In addition, if women are represented in these groups, it is more likely that the services provided will meet their needs. This section discusses activities that could increase women's participation in groups and leadership positions within them.

Domain 4 Summary

This domain is defined as membership in economic or social groups and comfort with speaking in public.

Interventions discussed in this section include:

- Increase women's active participation in groups
- Increase women's leadership in groups
- Facilitate literacy and numeracy training
- Social and behavior change communication

A. PARTICIPATION AND LEADERSHIP IN COMMUNITY GROUPS AND ORGANIZATIONS

Due to economic or social constraints, women are not always able to join farmers' organizations, particularly formal and established ones that offer a wider array of services. In fact, the literature on community-based groups suggests that women's participation typically decreases as groups become more formalized, while men's participation increases ("Gender in Agricultural Markets" 2009).

Membership in farmers' organizations — especially cooperatives — often requires access to resources. Most female smallholder farmers are not land owners, a barrier that can prevent them from joining formal collectives. Organizational procedures often discriminate against married women by allowing only heads of households or landholders to become members (Baden 2013). Group activities can also be time consuming, making it harder for women to participate (Meinzen-Dick and Zwaarteveen 1998).

Women are also underrepresented in leadership positions and are often accustomed to letting men take the lead in some situations, making it difficult to elicit female participation in project activities.

In some contexts, women's participation in women-only groups is most appropriate; in other contexts, mixed groups may be more advantageous. However, even where mixed groups function well, women-only groups can provide women with safe spaces, not only for saving and accessing loans, but also for building strong solidarity around social, political or economic issues. In a 2009 study, the World Bank found that vulnerable group members perceived the most important result of participation in groups as improved self-esteem and increased organizational skills, perhaps as important or more important than the economic benefits of group action (Evans and Nambiar, "Collective Action and Women's Agency," 2013). Women's groups can be a place where women learn important leadership skills, such as overcoming fears around public speaking and being able to voice an opinion — skills that can be used in other community arenas.

Collective action in the form of women's groups can have positive effects in terms of individual economic outcomes, as well as more generalized benefits. Data from northern India show that engagement in collective female empowerment programs has resulted in significant increases in female access to employment, physical mobility and political participation. Yet, as discussed above, women's groups tend to have less access to commercial networks and markets.

B. GENDER ANALYSIS QUESTIONS: **PARTICIPATION AND LEADERSHIP IN COMMUNITY GROUPS AND ORGANIZATIONS**

Gender analysis questions to identify existing constraints to women's participation and leadership could include:

- Are there fewer women than men in farmers' organizations? If so, why are women less likely to participate in cooperatives than men?
- Are there gender differences in attendance and participation at cooperative meetings, training courses or events? Why is this the case? Are there ways to encourage more balanced attendance?
- Do male and female members tend to use different types of services offered by the organization, such as group savings programs?
- Are there fewer women in leadership positions? What leadership positions do women commonly hold? For example, do they typically hold administrable positions such as secretary or accountant and not decision-making positions such as president or chairperson?
- What are common attitudes about women and men in leadership positions?
- Are women-majority organizations common in the project context? How do they differ from male-dominated cooperatives, for example, in terms of access to markets, revenues and production?
- Do the cooperatives with which the project is working have gender policies, a women or gender subcommittee and/or have done gender-related training for their members?

CASE STUDIES – Connecting Women's Groups to Markets

Connecting women to formal market opportunities by mobilizing them into collectives is a promising way to increase their incomes. In northern Tanzania, the USAID-funded Smallholder Horticulture Outgrower Promotion project established organizations that helped women come together and lease land from farmers. The project also helped them move collectively into the production of high-value vegetables, and succeeded in substantially increasing the incomes of participating women and had a positive impact on increasing women's membership (**Ihucha 2009**).

An Oxfam report cites three cases of female-majority collectives in Ethiopia, Tanzania and Mali where all members reported greater incomes than women of similar circumstances who were not members of collectives (Baden 2013). In Tanzania, this appeared to be a result of joint marketing and the existence of savings schemes in the collectives. However, the groups were primarily targeting informal markets. Benefits were limited due to poor linkages between the farmers' cooperatives and secure and reliable markets and buyers. The report suggests developing marketing associations for women is necessary.

C. ILLUSTRATIVE WEAI INTERVENTIONS: PARTICIPATION AND LEADERSHIP IN COMMUNITY GROUPS AND ORGANIZATIONS

Intervention 4.1: Increase Women's Active Participation in Groups

Market development projects can address gender gaps in cooperative membership by designing activities that encourage women to join and participate actively in collectives (Quisumbing and Pandolfelli 2009),[10] at the same time working with the collectives to ensure they understand the benefits of women's membership and offer services and support that respond to women's needs (Oxfam 2013; Meier zu Selhaisen 2012; Westermann, Ashby and Pretty 2005).[11] Projects can also work with buyers to put in place incentives for cooperatives to change their practices and achieve greater representation of women as members and leaders. Last, project implementers can strengthen female-majority or women-only groups by connecting them to stronger networks and better markets while providing support to ensure that women maintain control and leadership.

ACTIVITIES

1. **Review and revise cooperative policies and procedures to be more conducive to women's participation.** For example, revise by-laws to allow non-household heads and non-landowners to be group members, time meetings and training courses to accommodate women's schedules and workloads, and adopt a gender equity policy.
2. **Set targets or quotas for women's membership.** Assist cooperatives in setting targets for women's membership and leadership, and developing a gender policy or strategy. Encourage them to set aside budget to implement the gender policy and strategy.
3. **Support gender equity subcommittees.** Support committees within cooperatives to be spaces for women to become leaders and advocate to the board of directors and general assembly to adopt more gender-responsive policies, budgets and activities. Use committees as spaces to conduct leadership training and training-of-trainers on gender so that they can educate and train both male and female cooperative members on the benefits of female membership and leadership, as well as other gender topics, such as shared household decision-making.
4. **Incentivize women to join cooperatives by offering a range of services to members.** Social, financial savings, health and education concerns are often top priorities for women. If cooperatives help facilitate programs in these areas, it may incentivize women to join. Such programs could include group savings and loans, maternal and child health screenings, literacy training, family planning services, human rights training and GBV prevention, mitigation, and adjudication services. Cooperatives could access these services through government ministries or civil society programs.
5. **Identify and strengthen women-led or women-majority groups.** These include savings organizations such as Village Savings and Loan Associations and self-help groups. Focus on strengthening their viability and formalization, and connecting them to markets and service providers within the value chain. Develop sustainability plans so they continue providing support to women beyond project closeout. Build on the collective model to access and advocate for other services and resources.

10 Women need to know how they will benefit from participation in groups. A project in the Philippines, for example, tried to engage women in monitoring lake water to determine whether soil conservation techniques were reducing silting. This required a time and labor commitment the women were initially not willing to make. Once the project staff realized that women's primary interests were around health issues, they showed them how their efforts could affect the health of their families, and women's participation significantly increased.

11 Research shows that collaboration, solidarity and conflict resolution increase in groups where women are present (including women-only groups). Additionally, people are more likely to return benefits for benefits in women's and mixed groups. Studies also show that the capacity for self-sustaining collective action increased when women were present and was significantly higher in groups involving women.

LEARN HOW – Cooperative Gender Policies, Quotas and Training

In Nicaragua, at least 32 farmers' cooperatives have adopted gender-equality policies. Some of these, such as PRODOCOOP, require that women account for 40 percent of its leadership, that $1 of the Fair Trade premium for every 46kg of coffee go toward its gender program, and that field staff be trained in gender methodologies. "Empowering Women Farmers in Agricultural Value Chains," published by Twin, a coffee trader and development organization, describes best practices in establishing gender sub-committees and adopting gender policies in farmers' cooperatives (2013, pp. 32–33).

MITIGATE RISKS

There is a possible risk in promoting quotas and targets for women's participation without providing funding, training and support to make sure women are able to meaningfully participate and benefit from their involvement. Implementers and their local partners should ensure that organizations do not simply add women to their rosters without including and respecting them as members in their own right. Ways to mitigate this risk are to complement quotas and targets with participatory training and consultations for the people the quotas are supposed to help (i.e., women), as well as the people who are already the majority of the organization (i.e., men). Such training needs to consider both groups' priorities and incentives. Subcommittees focused on gender equity can provide a safe space for women to advocate for their needs; however, to be effective, cooperatives must set aside time, technical assistance and funding to support them.

Another potential risk is resistance from family members who may not want their partners or other female family member to participate. Community sensitization, as discussed in the "Implementation Techniques" (p. 19) and in the section on changing social norms at the end of this chapter, is one way to mitigate this fear.

MONITORING CHANGE

Output indicators for these activities would be related to the number of members of organizations who receive assistance from the project and the number of organizations that receive assistance in how to promote women's membership. If the project is implementing gender training or stakeholder workshops to promote women's membership, it needs to track the number of men and women who participate. As an outcome indicator, projects need to track and compare women's and men's membership in the targeted groups. They could also track the quality of women's participation by tracking and comparing the number of women and men who report that they feel included in organizational decisions. Qualitative methods such as focus groups with women and men (separately or together, as appropriate), observation or individual case studies may also be necessary to track and understand the quality of women's participation. See the USAID WEAI M&E Guide for specific indicators.

ADDITIONAL GUIDANCE

- **Empowering Women Farmers in Agricultural Value Chains**, published by coffee trader and development organization Twin, describes best practices in establishing gender subcommittees and adopting gender policies in producer organizations (pp. 32–33, Twin 2013).
- The Oxfam publication **Women's Collective Action: Unlocking the Potential of Agricultural Markets** provides a wealth of research about women's groups as a mechanism for accessing markets.
- In **The Business Case for Women's Participation in Agricultural Cooperatives**, Leland International Hunger Fellow Claire Clugston explains the findings from a case study of a Fair Trade sugar cooperative in Paraguay (2014). The paper also shares lessons learned from the process of building a business case.
- See also WEAI Intervention #4.2 (below) for additional relevant information.

Intervention 4.2: Increase Women's Leadership in Groups

Projects can address the gender gap in women's leadership by working with cooperative members to see the value in leadership diversity, building women's capacity to lead and be heard, and creating safe spaces where they can put leadership skills into practice.[12] Exposure to role models and mentors is also very important (Cirera and Qasim, 2014). Many of the activities in WEAI Intervention #4.1 are also relevant here.

ACTIVITIES

1. **Set targets or quotas for women's leadership.** Implementers can incentivize cooperatives to set and report on targets for women's leadership through the grant agreement between the cooperative and the implementing organization. Alternatively, a more sustainable way is through incentives from buyers who source from the cooperative. For example, cooperatives could receive certain premiums based on the percentage of women in leadership positions.
2. **Raise awareness about the value of women's leadership within the cooperative.** Implementers can support female members of cooperatives and gender committees in conducting awareness campaigns on the benefits of having women in decision-making positions. Such awareness-raising can draw attention to trends where women are typically only in administration positions, such as treasurer and secretary, instead of positions of greater authority, such as general manager or chairperson. Efforts should be made to ensure leadership is as inclusive as possible, with diversity in social factors such as tribe, religion and social status.
3. **Conduct training that builds confidence, assertiveness and awareness of rights.** In cases where women have internalized gender norms and do not see themselves as leaders, training that builds confidence and makes them feel comfortable speaking and negotiating is a necessary first step. Such training can be stand-alone or embedded in other capacity-building sessions. This confidence can be strengthened with follow-on training courses that build upon the skills of women interested in running for boards of directors in associations or cooperatives. Implementers may seek out national or regional civil society organizations that provide leadership training — either for women or both women and men — and leverage their expertise.
4. **Sponsor events that expose women to role models or mentors.** Most rural women have not had any exposure to successful businesswomen or female lead farmers. Giving them the opportunity to observe and engage with other women and to share challenges and successes can be helpful and inspiring. Having a support network that can provide advice and contacts can help women participate more effectively, not just in production, but also in higher levels of value chains. Ways to expose women to role models include:
   - Implementers can link with programs that require participants to do community outreach to other women, such as African Women in Research and Development.[13] Projects should also consider male mentors.
   - To raise women's aspirations and confidence, implementers can sponsor exposure trips or exchange visits to places where women see their peers working in leadership roles (e.g., trade fairs, farm visits and other networking events). Implementers should ensure participants have the skills and tools needed to participate effectively in these events. Exposure visits can serve several purposes, including introducing project beneficiaries to value chain stakeholders with whom they may do business and teaching best practices. For women, it can also provide a chance to observe successful women in action.
5. **Create opportunities for women to speak in public in their community.** Conferences and fairs, International Women's Day events and similar occasions present good opportunities for women to speak in public. Women should be encouraged to participate in other social and political assemblies at the village level and to raise their concerns.

12 Women who take on leadership roles around livelihoods can go on to challenge gender norms in the wider community, whether together or as individuals (Evans and Nambiar 2013). A series of Oxfam case studies on the effect of group participation on women's leadership found that participation in these cooperatives increased members' self-confidence and leadership skills. Furthermore, members claim they have greater decision-making ability as a result of new knowledge gained (Baden, 2013)

13 See http://www.awardfellowships.org/.

LEARN HOW – Training Manual for Strengthening Female Leadership in Cooperatives and Farmers' Groups

"Strengthening Female Leadership in Farmers' Groups and Cooperatives" is the result of a collaboration between the Department of Agricultural Markets and Cooperatives in Bhutan and the Netherlands Development Organization (Department of Agricultural Markets and Cooperatives 2014). This comprehensive training package includes basic guidance on how to give a training, including adult learning principles and setting ground rules. The subsequent lessons, discussed within the context of farmers' groups and cooperatives, cover a range of topics including enhanced public speaking skills; understanding group dynamics and cohesion; participatory decision-making; communication; time management; and conflict management.

MITIGATE RISKS

Many of the risks discussed for WEAI Intervention #4.1 also apply here. In addition, projects should avoid addressing leadership gaps only by training women in leadership skills, without addressing the other barriers that prevent them from taking on leadership roles or being successful leaders. If the environment in which women seek to lead is not supportive of or respectful of female leaders, they could face resistance — or be unsuccessful — when trying to assert leadership. Both men and women in the group or community can contribute to this resistance. This is why communication techniques with both male and female members and leaders in the groups, such as those discussed in the "Implementation Techniques" section, are important.

MONITORING CHANGE

Output indicators could focus on the number of men and women who receive training or guidance related to building business skills, the number of groups that receive assistance to help them promote women's leadership and the number of women linked with mentors or role models. Outcome indicators would track changes in women's leadership in groups compared with men's. Projects may also want to track gendered patterns in the type of leadership roles. For example, are women predominantly in supporting leadership positions (e.g., treasurer or secretary) and men predominantly in strategic leadership positions (e.g., president or general manager)? Projects can also track and compare men and women's perceptions of self-efficacy as an overall indicator of leadership. Last, qualitative methods, such as focus groups, observation and one-on-one interviews, are also helpful to understand the extent of women's influence in leadership roles and any changes among other group members about their support or resistance to women in leadership roles. See the USAID WEAI M&E Guide for specific indicators.

ADDITIONAL GUIDANCE

- In addition to the **Strengthening Female Leadership in Farmers' Groups and Cooperatives** discussed in the "Learn How" box above, Winrock International's **Chrysalis Leadership Training for Pioneering Women** is a comprehensive leadership training for rural women. Instead of focusing on traditional leadership styles, it concentrates on building confidence, developing courage, leading change and working with men as partners (2000).
- See WEAI Intervention #4.1 on page 62 for additional information.

Intervention 4.3: Facilitate Literacy and Numeracy Training

In many Feed the Future countries, girls leave school earlier than boys ("Boys and Girls in the Lifecycle" 2011). As a result, many women, especially older women, are at least partly illiterate and innumerate. This can present a number of challenges. Work-related challenges include being unable to read instructions, negotiate effectively or read messages about weather and markets; personal challenges include being unable to help children with homework, identify seat numbers on buses or read prescriptions and instructions for medications. For female farmers, lack of literacy or numeracy is especially challenging, as fertilizers and other agricultural inputs often require some ability to read (e.g., instructions) or calculate (e.g., how much to use).

A review of evaluations and research across 30 countries by the UK Department for International Development found that supporting literacy programs could improve skills, productivity and income. It also found that when literacy

was integrated into skill-training programs (such as agricultural productivity), 20–30 percent of learners upgraded their productivity (**"Adult Literacy: An Update,"** 2008). Another review of literacy programs in four African countries found that people who had participated in literacy programs had increased confidence, were greater risk takers when it came to developing their livelihoods, and felt they were less likely to be easily cheated when buying or selling in the market. The review also found that livelihood program beneficiaries were motivated to learn, as they were able to see the impact of their work (Oxenham et al., "Skills and Literacy," 2002).

ACTIVITIES

1. **Link farmers' groups with functional literacy and/or numeracy training.** This can be done as part of farmer training or extension service projects or as separate training courses. Basic numeracy can be taught in a relatively short time and can have a significant impact on a woman's life. Literacy training requires a greater commitment but can be equally meaningful.
2. **Partner with a local organization with relevant expertise.** If implementers do not have experience in this area, they can facilitate literacy/numeracy training through a grant to a local organization with experience in this area. The local organization can provide the curriculum and guidance to get the program started, to be continued through partner organizations, such as farmers' groups. Projects should also identify government or donor programs providing such training and link project beneficiaries to them.

MITIGATE RISKS

While women tend to be less literate and numerate than men in many low-income countries, men's educational attainment in rural areas is also low. In these cases, projects may need to address literacy as an overall poverty-reduction strategy, targeting both men and women, but being careful to ensure women benefit equitably from the activity.

MONITORING CHANGE

Output indicators would track and compare men and women's access to literacy or numeracy training, whether through the project or by being linked with government or other locally led literacy programs. Outcome indicators would track whether participants have achieved or applied basic literacy or numeracy skills. Projects can also use individual stories or case studies to find out how new literacy and numeracy skills have affected participants and influenced other domains of empowerment. See the USAID WEAI M&E Guide for specific indicators.

LEARN HOW – Literacy Centers in the Sunhara India Program

"Integrating Functional Literacy into Agricultural Development and Women's Empowerment Programs" by Shipra Deo from Agribusiness Services International, presents a practical example of how to set up a sustainable literacy initiative as part of a broader agricultural development project. It is intended to be a resource for development practitioners seeking to integrate literacy into their programs (2012). The report makes the case that functional literacy initiatives are important and complementary components of smallholder-focused agricultural development initiatives, especially those that seek to empower impoverished and marginalized groups. It outlines the process of establishing literacy centers, the impacts and challenges to consider.

ADDITIONAL RESOURCES

- **Adult Literacy: An Update** is a detailed overview of literacy education programs (UK Department for International Development, 2008).
- AgriTechTalk International has developed a functional numeracy learning course for professionals working in food security. **Field Numeracy – Uno How's Farm Visits**™ includes manuals with cartoons and simple instructions for field agents to use to help farmers do simple calculations and numeracy exercises in practical ways, such as by calculating their plot size (AgriTechTalk International, 2014).
- **Nirantar** is national literacy organization in India. It focuses on combining women's rights and gender awareness with education.

D. SOCIAL AND BEHAVIOR CHANGE: GROUP PARTICIPATION AND LEADERSHIP

Communication and engagement with group members, group leaders, community members and family members — male and female — is essential for enabling and supporting women's leadership. Communication efforts can be effective for supporting women's confidence to take on new, non-traditional leadership roles.

Below are some examples of prevalent attitudes that often perpetuate social norms about women's leadership in groups. These perceptions are often held by both women and men. Following each example are strategies implementers and their partners can use to counter and change these attitudes, using methods described in the "Implementation Techniques" section (p. 19).

Norm: Men are better leaders than women.

Response: Reference female global leaders from the project region, such as Liberian President Ellen Johnson-Sirleaf, Chilean President Michelle Bachelet, Kenyan Nobel Prize Winner Wanagari Maathai and Palestinian Delegate to the Middle East Peace Process Hanan Ashrawi. Use formative research in the gender analysis to find out why women are perceived as inferior leaders, then integrate messages that specifically address these perceptions into other project training courses and meetings. Exposure visits to other cooperatives or businesses where women are successful leaders may also be necessary to show that female leaders are common and normal, not the exception. Depending on the education level of the audience and the ability to access technology, online videos can be effective to showcase female leaders.

Norm: Women are too shy to lead. Men will take advantage of them.

Response: This is an opportunity to talk about why men might take advantage of women and their role as being respectful and supportive of women in leadership positions. To counter the perception that women are too shy to lead, see the response above.

Norm: Women are too busy to be leaders. They have to take care of the children while their partners go to the meetings.

Response: Use this as an opportunity to inquire if the partner or another family member can take care of the children at the meeting. Consider asking if childcare arrangements could be made at the meeting site so that women can participate and lead. Involve participants in developing a solution to this challenge. Include messaging on men's roles in taking care of children and how men being engaged fathers will help children growth stronger and healthier.

Norm: If I become a leader of this group, men will try to take advantage of me. Others in the community will spread dishonorable rumors about me

Response: First, it is important to validate this concern. It is important to recognize that even after a woman becomes more confident in her leadership abilities, the environment around her may not have changed. Others may not accept her leadership role. This can limit her ability to exercise her agency. It is necessary to also work with others in the community to support women's leadership roles and create access to a safe space to exercise their leadership, such as a women's leadership committee in the cooperative.

VIII.

© LAUREN BELL / PEACE CORPS

WEAI DOMAIN 5: TIME ALLOCATION

Domain 5 is perhaps the least understood and researched, especially in terms of understanding which interventions give women the greatest control over their own time, a fairer allocation of remunerative versus domestic tasks and satisfaction with the amount of time available for leisure activities. Improved public infrastructure is a critical element for reducing the amount of time that household members — usually women — spend on domestic tasks. Because many agricultural market systems projects do not work on public infrastructure, this issue is not addressed in depth here. Regardless, the gender analysis should identify these types of constraints.

Domain 5 Summary

This domain is defined as the allocation of time to productive and domestic tasks and satisfaction with the available time for leisure activities.

Interventions in this section include:

- Increase access to time- and labor-saving devices
- Promote positive images of men as fathers
- Social and behavior change communication

Because work time consists of both paid and unpaid labor, another way to reduce overall work time is to obtain adequate compensation for paid work. The more a female farmer earns per unit of time, the less time she needs to dedicate to paid work to secure an adequate standard of living. Increasing the value added to women's agricultural work through greater productivity is addressed in previous sections: In Domain 1, it is addressed in the discussion of improved access to extension services; in Domain 2, in the discussion of greater access to improved technological inputs; in Domain 3, in the discussion of securing a decent income in agricultural and nonagricultural activities and by improving links between female farmers and market opportunities; and in Domain 4, in the discussion of using groups to connect women farmers to buyers and services along the value chain.

This section discusses interventions to improve access to technologies that will reduce women's workload. It also includes a specific type of behavior change communication to encourage men to take on more household responsibilities as partners and fathers.

A. TIME DEDICATED TO PAID AND UNPAID LABOR

Social norms around the world dictate that women are primarily responsible for caring for the household. This can include caring for children, the sick and the elderly, collecting fuel and water, cooking, cleaning and growing and harvesting subsistence food. On average, women in rural Sub-Saharan Africa spend between 0.9 and 2.2 hours per day transporting water and firewood; they travel, on average, between 1 and 5 km per day on foot for 2.5 hours, while carrying a load of about 20 kg (Blackden and Wodon 2006). The bulk of care work is carried out by women with no remuneration and is rarely accounted for in national accounts. This care and household work limits women's earning opportunities. Although men also perform some care work, women are responsible for the majority of it, taking away from the time they can spend on paid work. On average, the majority of women's work worldwide is unpaid; the opposite tends to be true for men (Falth and Blackden 2009).

B. GENDER ANALYSIS QUESTIONS: **TIME DEDICATED TO PAID AND UNPAID LABOR**

Gender analysis questions to identify the constraints and opportunities to address women's disproportionate time burden could include:

- What is the gender gap in women's and men's access to, ownership of and/or use of productive technologies and equipment?
- On what productive and household tasks do women spend the most time? What about men?
- What type of productive work do women do manually that could be made faster and easier with technologies? Look at production and post-harvest technologies that meet women's needs and preferences, which usually means that they save time, are less physically demanding and affordable.
- Are there accessible household technologies that will decrease women's time and effort spent on household-related tasks, such as gathering wood and water? For example, fuel-efficient stoves reduce time spent transporting wood (and decrease damage to lungs through smoke inhalation).
- Ask women and men what "leisure time" means to them. Are there differences in how they perceive leisure time? What would they do if they had more of it?

C. ILLUSTRATIVE WEAI INTERVENTIONS: TIME DEDICATED TO PAID AND UNPAID LABOR

Intervention 5.1: Increase Access to Time- and Labor-Saving Technologies

Technologies can have a significant impact on reducing women's work in both productive and domestic tasks. Yet some researchers have suggested that women adopt labor-saving technologies more slowly than men. Three reasons are commonly cited for this gender difference: cultural appropriateness, physical accessibility and affordability. It is also critical that the technology meets women's needs (Rathgeber 2011). New technologies can also add more work to an already overburdened schedule. A review of several case studies provides some critical lessons learned (see box below).

Female Technology Adoption: What Works?

A paper published by the Consultative Group on International Agricultural Research reviews technological innovation in agriculture approaches and the extent to which women have benefited or have been negatively affected (Kaaria and Ashby 2000). It offers the following key lessons:

- The indirect impact of proposed technologies should be evaluated separately for different categories of women: landless, landed, wage earners and food producers.
- Women should be involved in all phases of the project cycle and their recommendations incorporated in technology development.
- Effective strategies for enhancing productivity and relieving drudgery will develop labor-saving technologies for women in areas of low returns, especially the production and processing of major staples (e.g., maize and rice) and where women do not control the products. This will give women more time to devote to activities with higher returns.
- It is critical to understand the differential access to and control of resources within the household in order to consider these limitations and build in safeguards to protect and enhance women's assets and spheres of control when introducing new technology.
- The technology development process needs to take into account women's lack of access to land and resources to intensify agriculture (e.g., cash, fertilizer or manure) and to design technologies that consider these limitations.
- When assessing new technologies, pre- and post-harvest activities (including agroprocessing, marketing and consumption) need to be considered together, because women allocate their time and other resources to activities from production to consumption.
- Technology should be developed in conjunction with alternative employment- and income-generating opportunities, such as the formation of groups to own and commercially operate the technology.

ACTIVITIES

1. **Encourage public and private sector institutions to invest in research and development of technologies that women are likely to adopt.** Implementers can use innovation contests or cost-share grants to incentivize and invest in this research. Implementers can also facilitate a way for women to articulate needs and provide feedback to research institutions. They can work with research institutions to make sure training materials and demonstrations are suitable for and accessible to women, that the technology development process encourages women's full participation, and that it is complemented with training in equipment operation, maintenance and basic management skills. Then, implementers can help these partners to showcase new technologies through channels such as lead farmers, demonstrations on market day and demonstration plots.
2. **Promote local construction or distribution of technologies as an alternative income-generating opportunity.** Connecting women to entrepreneurial opportunities as distributors of time-saving technologies will have the double effect of also connecting her to income opportunities. For example, Envirofit is a social enterprise that has piloted two women's empowerment projects that recruit women to be distributors of clean cookstoves. Implementers can work through market actors to build the capacity of female entrepreneurs and women's groups to manufacture or distribute such technologies in order to drive local employment and keep costs down.

LEARN HOW – Technologies Designed by Female Farmers for Female Farmers

A USAID-funded project implemented by Land O'Lakes International Development and the Massachusetts Institute for Technology Development Lab offers design training to female farmers' groups in southern Tanzania. The members then developed prototypes of technologies that will help them do their work more efficiently, using locally sourced materials. Technologies included a palm oil extracting machine, a peanut sheller, a rice thresher and a rice winnower. See the post, "Want to Empower Women in Agriculture" on USAID's Impact Blog for more information (Aris 2014).

MITIGATE RISKS

If one group of women benefits from a new technology for income-generating work at the expense of another, implementers and their local partners need to assist the latter to access alternative economic opportunities (World Bank 2009, p. 297). For example, if one group of women is able to access mechanization for shelling groundnuts, implementers need to consider how this will affect other women who still shell groundnuts by hand.

Implementers and their partners need to make sure they promote investments in technologies and tools that will have real impacts. The usual considerations that apply for rolling out new technologies also apply to women-friendly technologies — ensuring that there is a market for distribution, consumption, financing and maintenance, for example.

Last, it may also be a challenge for women to maintain control over the technology, particularly if it leads to greater incomes. As discussed under WEAI Intervention 3.1 (p. 50), there may be a risk of male family members taking over women's work if it becomes more profitable. Again, this reinforces the need to do complementary interventions that facilitate change in power dynamics.

MONITOR CHANGE

Outcome indicators could track investments in household and productive technologies that are specifically targeted at being accessible and useful to women; they could also track the number of service providers, including women-led organizations, that are receiving support to develop or distribute such technologies. Indicators would monitor and compare whether men and women have been able to access and apply these technologies. Projects could also note if individuals report that the technologies saved them time. Qualitative methods, such as focus groups and case studies, will also be helpful to better understand the influence of technologies on women's and men's time, as well as other domains of empowerment, such as control over income. See the USAID WEAI M&E Guide for specific indicators.

ADDITIONAL GUIDANCE

- The IFAD publication **Lightening the Load: Labor Saving Technologies and Practices for Rural Women** discusses what types of technologies are needed to address women's time poverty and some of the available technologies that can fill this need (2010).
- **Labour Saving Technologies and Practices for Household** from the Food and Agriculture Organization of the United Nations has a concise list of the type of technologies that will reduce the work burden in crop production.
- In **Three Labor Saving Technologies for Smallholder Farmers**, Brian Simms blogs about technologies that came out of the Bill & Melinda Gates Foundation Grand Challenge (2013).

Intervention 5.2: Promote Positive Images of Men as Caregivers

Gender norms that dictate family caretaking as the domain of women is an underlying reason why women experience more time poverty than men. Changing these norms is essential for addressing Domain 5.

The health and nutrition sector has made positive advances in encouraging men's involvement in caring for children and vulnerable household members, including pregnant and lactating women. One important lesson from this work was that the health interventions most successful at involving men in maternal and child health were those that also addressed men's health concerns (Greene 2004).

Implementers can work through civil society, local governments and businesses to promote positive images of men as fathers through a multipronged behavior change communication effort. This intervention is especially relevant to agricultural market systems projects that also have a strong health or nutrition focus. Publicly supported fatherhood preparation training courses and information campaigns focusing on men's roles in the lives of children can reach fathers who are unprepared or ill-informed about caring for children, and help them understand how they benefit from greater participation in family life.

ACTIVITIES

1. **Run advocacy campaigns.** Such campaigns should promote the role of fathers in the health of the family, and projects can work through local partners to develop and implement them. Engaging community leaders and educating them on the important role of fathers in childcare and nutrition can also be an effective strategy. An example is the MenCare campaign, which included radio and television programs, print materials and resources, and community events.
2. **Conduct school campaigns.** For example, children can write essays or make drawings about their fathers and share the outcomes with the fathers' groups or men in community celebrations.
3. **Form father groups based on the care group model.**[14] If the project is forming mother care groups, it can also form father care groups. Although men have their own set of problems and behaviors in the area of reproductive health and childcare, they are rarely asked

about them. Providing spaces for men to articulate their problems could lead to greater openness and sensitivity to women's problems. In addition, implementers should encourage husbands and wives from both groups to come together for discussions and training about sharing and dividing caretaking roles.

4. **Hire and work with men as health promoters.** If the project is also working in the health sector, it should identify men to act as health promoters. This may go a long way toward overcoming the stereotype of family health primarily being the concern of women.

MITIGATE RISKS

Implementers and their partners may assume that efforts to get more men involved in caregiving, thereby challenging traditional gender roles, will result in resistance. A clear advocacy plan that is informed by formative research and gender analysis will help implementers and their partners plan for resistance and how to monitor and respond to it.

Ultimately, men and women need to be empowered to choose how they spend their time without repercussions from their family or community. Any intervention that is trying to force women or men in or out of roles without enabling them to make an informed decision is not contributing to empowerment.

MONITOR CHANGE

Output indicators could track the number and type of communications techniques and events that advocate for men's roles as caregivers and the number of people the campaigns reach. Outcome indicators could track changes in men's contributions to childcare and domestic tasks. Qualitative methods such as focus groups, observation, interviews and case studies, can help to track any nuances in the changes in these behaviors and monitor for any risks or adverse impacts. See the USAID WEAI M&E Guide for specific indicators.

LEARN HOW – Training Programs that Encourage Gender Equity in Caregiving

"Program P: A Manual for Engaging Men in Fatherhood, Caregiving, and Maternal and Child Health," developed as part of the MenCare program, is an excellent tool for community workers to use to conduct training courses and lead advocacy campaigns in support of men in these roles (2014). It includes training activities for husbands and wives or mothers and fathers to take together. Training teaches men and women parenting skills (e.g., how to change a diaper) and fosters discussion about gender and caregiving roles and gender socialization of children. The manual also includes advocacy steps for mobilizing the community in support of men in these roles. The comprehensive manual is available online.

Another activity that is more commonly conducted through farmers' groups is the Gender Balance Tree, which is part of the Gender Action Learning System (GALS) (Mayoux 2015), an exercise that enables participants to see gender gaps and imbalances in the work performed by women, girls, men and boys in the same household. The exercise can be done as part of other gender training programs or during participatory community assessments. To make it facilitative, implementers can conduct the course in a cascading training-of-trainers style with local organizations, women's groups, gender committees in cooperatives, extension agents or universities.

ADDITIONAL

- Information on setting up care groups is available at caregroupinfo.org.
- MenEngage is a global alliance of NGOs working with men and boys to promote gender equality. It focuses on changing harmful perceptions about gender and masculinity, collectively advocating for change and sharing resources. The Policy Advocacy Toolkit has useful planning tools for advocacy or communications campaigns to influence policy or to change gender norms in the community.
- Sonke Gender Justice works throughout Africa to promote equitable, healthy and happy relationships between men and women, boys and girls. There is a wealth of resources on its website.

14 "The Care Group model helps organizations to organize, train, supervise and motivate volunteers for household-level behavior change and community mobilization in a cost-effective and potentially sustainable manner." See http://www.caregroupinfo.org/ for more information on care groups and the care group model.

D. SOCIAL AND BEHAVIOR CHANGE: TIME ALLOCATION

Gender norms about men's and women's work are an underlying constraint to women's empowerment in this domain, particularly when it comes to women's disproportionate and unpaid caretaking work. Although new technologies may help to reduce some of the drudgery, the risk of male family members asserting control over the technologies is high. Even if that does not happen, technologies will not completely remove the need for some household and caretaking work to be shared. Therefore, communication techniques are necessary to complement behavior change messages. Below are some examples of possible social and behavior change strategies that implementers can use along with the communication techniques suggested in this guide.

Norm: Women are natural caregivers. Men are not.

Response: Use this as an opportunity to discuss which gender roles are biological (e.g., giving birth and breastfeeding) and what is a construct of socialization (e.g., caregiving instincts and roles). Remember to respect everyone's opinion during this discussion. There are no scientific conclusions about this statement. The resources and manuals discussed in Intervention 5.2 (p. 72) provide examples of how men can be excellent caregivers. It is important for facilitators to point out that regardless of how a family decides to divide its labor, both caretaking and income-generating contributions deserve equal value and respect.

Norm: Men's work is more physically demanding than women's work, and so men need more time to rest than women.

Response: This opens up space for an interesting conversation about how gender biases influence what type of work is considered "physically demanding." Often, people associate physically demanding work with work that involves a lot of muscular strength. However, the work that women are typically responsible for, such as harvesting small fruits or shelling peanuts, is physically demanding in that it is tedious and requires endurance. Caregiving requires patience, which is another form of strength.

Norm: Men are responsible for earning household income and therefore they should manage any equipment or technology that earns significant income.

Response: See the responses in Domains 1, 2 and 3 regarding men's control over income and resources.

© DAVID ROCHKIN

REFERENCES

"Addressing Women's Needs for Financial Education." 2013. OECD and International Network on Financial Education. http://www.oecd.org/daf/fin/financial-education/OECD_INFE_women_FinEd2013.pdf.

"Adult Literacy: An Update." 2008. DFID Practice Paper, Department for International Development: http://www.dvv-international.de/files/dfidbriefliteracyfinal080811.pdf.

AgDevCo Mozambique Webpage accessed February 5, 2016. http://www.agdevco.com/our-investments/by-country/Mozambique.

Akamandisa, Vincent and Lindsey Jones. July 2014. "4 Ways Agricultural Development Groups Can Invest in Land Rights," Devex: https://www.devex.com/news/4-ways-agricultural-development-groups-can-invest-in-land-rights-83838.

Ali, Daniel Ayalew, Klaus Deininger, and Markus Goldstein. 2014. "Environmental and Gender Impacts of Land Tenure Regularization in Africa: Pilot Evidence from Rwanda." Journal of Development Economics 110 (September): 262–275: http://elibrary.worldbank.org/doi/pdf/10.1596/1813-9450-5765.

Allendorf, Keera. 2007. "Do Women's Land Rights Promote Empowerment and Child Health in Nepal?" World Development 35, no. 11: 1975–1988.

Anderson, Andrea A. "A Community Builder's Approach to Theory of Change." The Aspen Institute. Accessed February 5, 2016. http://www.dochas.ie/Shared/Files/4/TOC_fac_guide.pdf.

Aris Giselle. 2014. "Want to empower women in agriculture? Use technology." USAID Impact Blog (March 6): blog.usaid.gov/2014/03/want-to-empower-women-in-agriculture-use-technology/.

Asanbaeva, Gulmira. 2015. "The Use of Nonfinancial Services to Help Grow Women's Leadership in SMEs: The Kyrgyzstan Case." Microlinks Market Systems Blog (May 26). https://www.microlinks.org/blog/use-nonfinancial-services-help-grow-womens-leadership-smes-kyrgyzstan-case.

Athreya, Bama. 2015. "Why Rural Women Don't Work," Microlinks Market Systems Blog (April 21). https://www.microlinks.org/blog/why-rural-women-don%E2%80%99t-work.

Bach, Oliver. 2014. "Women in Nicaragua Combat Country's Macho Culture." The Guardian (December 30): www.theguardian.com/global-development/2014/dec/30/nicaragua-female-farmers-agriculture-macho-culture.

Baden, Sally. 2014. "Collective Action, Gender Relations and Social Inclusion in African Agricultural Markets." Future Agricultures Policy Brief 64 (February): http://www.future-agricultures.org/policy-engagement/policy-briefs/1836-collective-action-gender-relations-and-social-inclusion-in-african-agricultural-markets/file.

Baden, Sally. 2013. "Women's Collective Action: Unlocking the Potential of Agricultural Markets." Oxfam Research Reports. Oxfam International.

Bandiera, Oriana, Robin Burgess, Narayan Das, Selim Gulesci, Imran Rasul, and Munshi Sulaiman. 2013. "Can Basic Entrepreneurship Transform the Economic Lives of the Poor?" International Growth Centre (April): http://www.theigc.org/wp-content/uploads/2014/09/Bandiera-Et-Al-2013-Working-Paper.pdf.

Baum, Laura. 2015. "Getting Women a Seat at the Table: Q&A with Charles Maina, Financial Advisory Coordinator for East Africa." Root Capital Blog. (July 20). http://blog.rootcapital.org/back-roads-to-boardrooms/qa-with-financial-advisory-coordinator-for-east-africa-charles-maina.

Bavois, Marc. 2013. "Private Service Provider Implementation Manual." Catholic Relief Services. http://www.crs.org/sites/default/files/tools-research/private-service-provider-implementation-manual.pdf.

Bell, Mark. 2015. ICT – Powering Behavior Change for a Brighter Agricultural Future. USAID via Monitoring Extension and Advisory Services (MEAS). http://meas.illinois.edu/wp-content/uploads/2015/04/Bell-2015-ICT-for-Brighter-Ag-Future-MEAS-Discussion-Paper.pdf?utm_source=MEAS+and+INGENAES+List&utm_campaign=40e9290361-ICT_MEAS_pubs_11_5_2015&utm_medium=email&utm_term=0_bc48c0e9a7-40e9290361-265315145&ct=t(ICT_MEAS_pubs_11_5_2015).

Blackden, C. Mark and Quentin Wodon. 2006. Gender, Time Use, and Poverty in Sub-Saharan Africa. Washington, DC: World Bank Publications.

Bloom, Shelah and Jessica Levy, Nidal Karim, Leigh Stefanik, Mary Kincaid, Doris Bartel, and Katie Grimes. 2014. "Guidance for Gender Based Violence (GBV) Monitoring and Mitigation within Non-GBV Focused Sectoral Programming" CARE. http://www.care.org/work/womens-empowerment/violence-against-women/guidance-gender-based-violence-gbv-monitoring-and.

"Boys and Girls in the Lifecycle." 2011. Statistics and Monitoring Section, Division of Policy and Practice, UNICEF: http://www.unicef.org/lac/boys_and_girls_life_cycle.pdf.

Budak, D.B., N. Darcan, and M. Kantar. 2005. "Women Farmers and Extension Services in Small Ruminant Production in Mountain Areas of Turkey." Journal of Arid Environments 62, no. 3: 507–515.

Cabus, Sylvia. 2013. "Farmer Field Schools: A Safe Place to Discuss Gender-Based Violence." USAID Impact Blog (December 4): blog.usaid.gov/2013/12/farmer-field-schools-a-safe-place-to-discuss-gender-based-violence/.

Campbell, Ruth. 2014. "A Framework for Inclusive Market Systems Development." USAID: http://acdivoca.org/sites/default/files/attach/legacy/site/Lookup/LEO-Market-Systems-Framework/$file/LEO-Market-Systems-Framework.pdf.

Cantrell, Brooke. 2015. Email Communication. Westrock Coffee. (October 29).

Caro, Deborah, Vasudha Pangare, and Cristina Manfre. 2013. "A Gender Impact Assessment of the ASI Sunhara India Project.": http://acdivoca.org/sites/default/files/attach/legacy/site/Lookup/ASI-Gender-Impact-Assessment-of-Sunhara-India-Project/$file/ASI-Gender-Impact-Assessment-of-Sunhara-India-Project.pdf.

Carr, Marilyn and Hartl, Maria. 2010. "Lightening the Load: Labor Saving Technologies and Practices for Rural Women." IFAD. http://www.ifad.org/gender/pub/load.pdf.

"Causal Mapping of the Gender Integration Framework." 2015. USAID. https://agrilinks.org/library/causal-mapping-gender-integration-framework.

Chan, Man-Kwun. 2010. "Improving Opportunities for Women in Smallholder-Based Supply Chains." Bill & Melinda Gates Foundation: https://docs.gatesfoundation.org/Documents/gender-value-chain-guide.pdf.

Cho, Yoonyoung and Maddalena Honorati. 2013. "Entrepreneurship Programs in Developing Countries: A Meta Regression Analysis." The World Bank Policy Research Working Paper 6402 (April): http://elibrary.worldbank.org/doi/pdf/10.1596/1813-9450-6402.

Cirera, Xavier and Qursum Qasim. 2014. "Supporting Growth-Oriented Women Entrepreneurs: A Review of the Evidence and Key Challenges." World Bank Group. Innovation, Technology & Entrepreneurship Policy Note no. 5 (September): https://openknowledge.worldbank.org/bitstreamhandle/10986/23654/922100BRI0Box30epreneurs01002014web.pdf?sequence=1.

Clugston, Claire. 2014. "The Business Case for Women's Participation in Agricultural Cooperatives." ACDI/VOCA. http://ow.ly/XZIIL.

Colverson, Kathleen Earl. July 2015. "Integrating Gender into Rural Advisory Services": http://www.g-fras.org/en/download.html?download=345:ggp-note-4-integrating-gender-into-rural-advisory-services.

"Connected Women - How Mobile Can Support Women's Economic and Social Empowerment." 2014. Vodaphone Foundation: https://www.vodafone.com/content/dam/vodafone-images/foundation/thought-leadership/VF_WomensReport_V12%20Final.pdf.

Croppenstedt, Andre, Markus Goldstein, and Nina Rosas. 2013. "Inefficiencies, Segregation, and Low Productivity Traps." The World Bank Development Economics Vice Presidency Partnerships, Capacity Building Unit, Policy Research Working Paper 6370: https://openknowledge.worldbank.org/bitstream/handle/10986/13171/wps6370.pdf?sequence=1.

Davies, Imogen. 2013. "Women's Collective Action in the Shea Sector in Mali." edited by Sally Baden.

Oxfam International: http://policy-practice.oxfam.org.uk/publications/womens-collective-action-in-the-shea-sector-in-mali-275772.

De Franco, Daniella. 2015. "Strengthening Communities Through Gender-Balanced Training." Technoserve Blog (September 3). http://www.technoserve.org/blog/strengthening-communities-through-gender-balanced-training?utm_source=facebook&utm_medium=blog&utm_campaign=socialmedia.

"Defining Theories of Change." CARE International UK. Accessed February 5, 2016. http://www.care.org/sites/default/files/documents/PSJ-2012-CARE-Defining-Theories-of-Change-document.pdf.

Deininger, Ali, Holden, and Zevenbergen. 2007. "Rural land certification in Ethopia: Process, initial impact, and implications for other African Countries." World Bank Policy Research Working Paper 4218 (April): https://openknowledge.worldbank.org/bitstream/handle/10986/7065/ wps4218.pdf?sequence=1.

Deo, Shipra. 2012. "Integrating Functional Literacy into Agricultural Development and Women's Empowerment Programs." Agribusiness Services International. http://www.asintl.org/ASI-Integrating-Functional-Literacy-Sunhara-India.pdf.

Dolan, Catherine and Kristina Sorby. 2003. "Gender and Employment in High-Value Agriculture Industries." The World Bank, Agriculture and Rural Development Working Paper 7 (May): http://documents.worldbank.org/curated/en/2003/05/2458903/gender-employment-high-value-agriculture-industries.

Dolan, Catherine and Kirsty Sutherland. 2002. "Gender and Employment in the Kenya Horticulture Value Chain." Globalisation and Poverty Working Paper. Overseas Development Group, University of East Anglia, Norwich, UK.

Doss, Cheryl. 2001. "Designing Agricultural Technology for African Women Farmers: Lessons from 25 Years of Experience." World Development 29: 2075–2092.

Doss, Cheryl, Carmen Diana Deere, Abena D. Oduro, and J.Y. Suchitra. 2012. "The Rural Gender Asset and Wealth Gaps: Evidence from Ghana, Ecuador, Uganda and Karnataka, India." Indian Institute of Management Bangalore.

Doss, Cheryl and Michael L. Morris. 2001. "How does gender affect the adoption of agricultural innovations? The case of improved maize technology in Ghana." Agricultural Economics 25, no. 1: 27–39.

Dover, P. 2014. "Development Trends: Increasing Engagement of Men and Boys for Gender Equality," Swedish International Development Cooperation Agency: http://www.sida.se/contentassets/b2ea921b1fc84ae59acc7c9db0841c85/298ca7c9-b106-4da0-814c-b25ad193a582.pdf.

Due, Jean M., Flavianus Magayane, and Anna A. Temu. 1997. "Gender Again—Views of Female Agricultural Extension Officers by Smallholder Farmers in Tanzania." World Development 25): 713–725.

Dupas, Pascaline and Jonathan Robinson. 2013. "Why do not the Poor Save More? Evidence From health Savings Experiments" American Economic Review 103(4): 1138–1171.

"Empowered Entrepreneur Training Handbook." 2014. Global Alliance for Clean Cookstoves. http://cleancookstoves.org/resources/342.html.

"Engagement of Men and Boys for Gender Equality" ("Abatangamuco" approach), CARE Burundi. http://gender.care2share.wikispaces.net/file/view/Burundi_Abatangamuco_CaseStudy.pdf/210792988/Burundi_Abatangamuco_CaseStudy.pdf.

Evans, Alison and Divya Nambiar. 2013. "Collective Action and Women's Agency," Women's Voice, Agency, & Participation Research Series, No 4. The World Bank: http://www.worldbank.org/content/dam/Worldbank/document/Gender/Evans%20and%20Nambiar%20 2013.%20Collective%20action%20and%20women's%20agency.%20Dec%2017.pdf.

Falth, Anna and Mark Blackden. 2009. "Policy Brief Gender Equality and Poverty Reduction: Unpaid Care Work." United Nations Development Programme: http://issuu.com/undp/docs/ge_and_unpaid_care_work.

Farnworth, Cathy Rozel. 2012. "Household Approaches Synthesis Paper." IFAD. http://www.ifad.org/gender/documents/household_approaches_concept.pdf.

Fernandes, Christine. 2013. "Final Report on Trials of Improved Practices in Karamoja: Investigating Behaviours of Nutrition and Hygiene." RWANU Project, ACDI/VOCA (August).

Field, Erica. 2007. "Entitled to Work: Urban Property Rights and Labor Supply in Peru." The Quarterly Journal of Economics: 1561-1602.

"Field Numeracy –Uno How's Farm Visits™." 2014. AgriTechTalk International. http://www.agritechtalk.org/Uno%20How%20Introduction.html.

"Financial Education Counselling: Counsellor's Workbook." 2011. Consumers International and Microfinance Opportunities. "http://www.consumersinternational.org/media/897062/ci%20financial%20education%20 counselling%20handbook%20final.pdf.

Fleck, Susan. 2001. "A Gender Perspective on Maquila Employment and Wages." The Economics of Gender in Mexico, edited by E. Katz and M. Correia. World Bank.

Fletschner, Diana, C. Leigh Anderson, and Alison Cullen. 2010. "Are Women as Likely to Take Risks and Compete? Behavioral Findings from Central Vietnam." International Fund for Agricultural Development and the University of Washington: evans.uw.edu/sites/default/files/public/Are_Women_as_Likely_to_Take_Risks.pdf.

Fletschner, Diana and Lisa Kenney. 2011. "Rural Women's Access to Financial Services: Credit, Savings, and Insurance," ESA Working Paper 11-07, Agriculture Development Economics Division, FAO: http://www.fao.org/3/a-am312e.pdf.

Food Security and Nutrition Network Social and Behavioral Change Task Force. 2013. Designing for Behavior Change For Agriculture, Natural Resource Management, Health and Nutrition. Washington, DC: Technical and Operational Performance Support (TOPS) Program.

Food Security and Nutrition Network Social and Behavioral Change Task Force. 2014. Designing for Behavior Change For Agriculture, Natural Resource Management, and Gender. Washington, DC: Technical and Operational Performance Support (TOPS) Program. http://www.fsnnetwork.org/designing-behavior-change-agriculture-natural-resource-management-and-gender.

"Gender and Agricultural Markets." 2009. *Gender in Agriculture Sourcebook*. World Bank, Food and Agriculture Organization, and International Fund for Agricultural Development. World Bank Publications: siteresources.worldbank.org/INTGENAGRLIVSOUBOOK/Resources/CompleteBook.pdf.

"Gender and Cocoa Livelihoods Toolbox." World Cocoa Foundation. Accessed December 1, 2015. http://genderandcocoalivelihoods.org/tools/.

"Gender in Agricultural Education and Innovation." 2009. *Gender in Agriculture Sourcebook*. World Bank, Food and Agriculture Organization, and International Fund for Agricultural Development. World Bank Publications: siteresources.worldbank.org/INTGENAGRLIVSOUBOOK/Resources/CompleteBook.pdf.

Gilbert, Robert. A., Webster D. Sakala, and Todd D. Benson. 2013. "Gender Analysis of a Nationwide Cropping System Trial Survey in Malawi." African Studies Quarterly 6, nos. 1 & 2.

Greene, Margaret E. Manisha Mehta, Julie Pulerwitz, Deirdre Wulf, Akinrinola Bankole, and Susheela Singh. 2004. "Involving Men in Reproductive Health: Contributions to Development." UN Millennium Project. http://www.unmillenniumproject.org/documents/Greene_et_al-final.pdf.

Grothe, Greg. 2013. "Dairy Business Ideas Spread from India, Kenya, Uganda and Back." USAID Agrilinks Blog (December 19). http://agrilinks.org/blog/dairy-business-ideas-spread-india-kenya-uganda-and-back.

Haggblade, Steven, Peter B. R. Hazell, and Thomas Reardon. 2009. "Transforming the Rural Nonfarm Economy- Opportunities and Threats in the Developing World." IFPRI Issue Brief 58: http://cdm15738.contentdm.oclc.org/utils/getfile/collection/p15738coll2/id/126215/filename/126386.pdf.

"Help WEAI Help You: New Opportunities to Utilize the Women's Empowerment in Agriculture Index." USAID Webinar September 16, 2015. http://agrilinks.org/events/help-weai-help-you-new-opportunities-utilize-women%E2%80%99s-empowerment-agriculture-index.

Holden, Stein T., Klaus Deininger, and Hosaena Ghebru. 2011. "Tenure Insecurity, Gender, Low-Cost Land Certification and Land Rental Market Participation in Ethiopia." The Journal of Development Studies 47: 31-47.

Holvoet, Nathalie. 2005. "The Impact of Microfinance on Decision Making Agency: Evidence from South India." Development and Change 36: 75–102.

"How to Integrate Gender Analysis and Planning into TOC Thinking." Hivos Website. Accessed February 5, 2016. http://www.hivos.net/Hivos-Knowledge-Programme/Themes/Theory-of-Change/Resources/5.-How-to-integrate-gender-analysis-and-planning-in-ToC-thinking.

"ICT in Agriculture: Connecting Smallholders to Knowledge, Networks, and Institutions." 2011. World Bank Washington, DC. © World Bank. License: CC BY 3.0 Unported. https://openknowledge.worldbank.org/handle/10986/12613.

Ihucha, Adam. 2009. "Arusha women export vegetables to European markets.": www.ippmedia.com/frontend/index.php?l=3315.

www.ippmedia.com/frontend/index.php?l=3315.

"Inclusive Training Checklist 1.0." 2015. Root Capital. (October). http://blog.rootcapital.org/hubfs/downloads/WAI_workshop_checklist.pdf.

Integrating Gender and Nutrition into Agricultural Extension Services project (INGENAES), USAID.

James, Cathy. 2011. "Theory of Change Review." Comic Relief. http://mande.co.uk/blog/wp-content/uploads/2012/03/2012-Comic-Relief-Theory-of-Change-Review-FINAL.pdf.

"Journeys of Transformation: A Training Manual for Engaging Men as Allies in Women's Economic Empowerment." 2012. Promundo and CARE. http://promundoglobal.org/resources/journeys-of-transformation-a-training-manual-for-engaging-men-as-allies-in-womens-economic-empowerment/.

"Labour Saving Technologies and Practices for Households." No date. FAO. ftp://ftp.fao.org/docrep/fao/007/ae502e/ae502e04.pdf.

Kaaria, Susan K. and Jacqueline A. Ashby. 2000. "An Approach to Technological Innovation that Benefits Rural Women: The Resource-to-Consumption System." CGIAR Working Document No. 13 (July).

Kanesathasan, Anjala. 2012. Cultivating Women's Participation: Strategies for Gender-Responsive Agricultural Programming, International Center for Research on Women: http://www.technoserve.org/ files/downloads/icrw-cultivating-womens-participation.pdf.

King, Sally. 2013. "Women's Collective Action in the Honey Sector in Ethiopia." edited by Imogen Davies and Sally Baden. Oxfam International: http://policy-practice.oxfam.org.uk/publications/womens-collective-action-in-the-honey-sector-in-ethiopia-275773.

Kumar, Neha, and Agnes Quisumbing. 2012. "Inheritance Practices and Gender Differences in Poverty and Well Being in Rural Ethiopia." Development Policy Review 30: 573-595.

K4Health Website. Social and Behavior Change Technical Reference Materials Overview. https://www.k4health.org/toolkits/sbc-trm/overview, Accessed March 2015.

Madhvani, Sonia and Eija Pehu. 2010. "Gender and Governance in Agricultural Extension Services: Insights from India, Ghana, and Ethiopia." World Bank.

Manfre, Cristina. "Extending The Benefits: Gender Equitable, ICT-Enabled Agricultural Development." Module 4 of "Overview Of ICT In Agriculture: Opportunities, Access, And Cross-Cutting Themes." Cultural Practice, LLC.

Manfre, Cristina and Caitlin Nordehn. 2013. "Exploring the Promise of Information and Communication http://agrilinks.org/library/meas-case-study-4-exploring-promise-information-and-communication-technologies-women-farmers.

Manfre, Cristina, Deborah Rubin, Andrea Allen, Gale Summerfield, Kathleen Colverson, and Mercy Akeredolu. April 2013. "Reducing the Gender Gap in Agricultural Extension and Advisory Services," MEAS Extension Paper: http://www.culturalpractice.com/site/wp-content/uploads/2013/04/3-2012-39.pdf.

Markel, Erin and Lindsey Jones. 2014. "Women's Economic Empowerment: Pushing the Frontiers of Inclusive Market Development." USAID: https://www.microlinks.org/library/womens-economic-empowerment-pushing-frontiers-inclusive-market-development.

Mayoux, Linda. Gender Action Learning System (GALS) Tool 3: Gender Balance Tree. www.galsatscale.net/_documents/GALS%40Scale_1_3_Gender%20BalanceTree.pdf Accessed March 2015.

Mayoux, Linda and Hartl, Maria. 2009. Gender and Rural Microfinance: Reaching and Empowering Women. IFAD. http://www.ifad.org/gender/pub/gender_finance.pdf.

Mbevi-Nderitu, Lydia. "Women, Men, and Gender." ACDI/VOCA Video. Accessed February 5, 2016. https://www.youtube.com/watch?t=155&v=EceDaoZ4Nik.

Mehra, Rekha, Payal Patel, Adithi Shetty, and Anne Golla. 2012. "Financial Services for Low-Income Women: Opportunities for Economic Empowerment?" International Center for Research on Women: http://www.icrw.org/publications/financial-services-low-income-women-opportunities-economic-empowerment.

Meinzen-Dick, Ruth, Nancy Johnson, Agnes Quisumbing, Jemimah Njuki, Julia Behrman, Deborah Rubin, Amber Peterman, and Elizabeth Waitanji. 2011. "Gender, Assets, and Agricultural Development Programs: A Conceptual Framework." CAPRi Working Paper No. 99 (November): http://cdm15738.contentdm.oclc.org/utils/getfile/collection/p15738coll2/id/125923/filename/125954.pdf.

Meinzen-Dick, Ruth, Barbara van Koppen, Julia Behrman, Zhenya Karelina, Vincent Akamandisa, Lesley Hope, and Ben Wielgosz. 2012. "Putting Gender on the Map." IFPRI Discussion Paper: http://www.ifpri.org/publication/putting-gender-map-methods-mapping-gendered-farm-management-systems-sub-saharan-africa.

Meier zu Selhausen, Felix 2014. "What Determines Women's Participation in and within Cooperatives? Evidence from a Coffee Cooperative in Uganda." Utrecht University, Draft: http://www.collective-action.info/sites/default/files/webmaster/_PUB_Meier-zu-Selhausen_What-determines-womens-participation_Conference-paper.pdf

"Men Engage Policy Advocacy Toolkit." 2013. Sonke Gender Justice Network. http://menengage.org/wp-content/uploads/2014/01/Policy-Advocate-Toolkit.pdf.

Menon, Nidhiya, Yana Rodgers, and Alexis Kennedy. 2013. "Land Rights and Economic Security for Women in Vietnam." World Bank.

Mueller, Bernd and Chan, Man-Kwun. 2015. "Wage Labor, Agriculture-Based Economies, and Pathways out of Poverty: Taking Stock of the Evidence." USAID. https://www.microlinks.org/library/wage-labor-agriculture-based-economies-and-pathways-out-poverty-taking-stock-evidence.

Njuki J., E. Waithhanji, B. Sakwa, J. Kariuki, E. Mukewq, and J. Ngige. 2013. "Do Women Control What They Grow? The Gendered Use of KickStart's Pumps for Irrigation in Kenya and Tanzania." IFPRI GAAP Note.

Norell, Dan, and Margie Brand. 2012. "Integrating Very Poor Producers into Value Chains: Field Guide." USAID, FHI360, and World Vision (October). http://www.microlinks.org/library/integrating-very-poor-producers-value-chains-field-guide.

"Nurturing Connections: Adopted Homestead Food Production and Nutrition." 2014. Helen Keller International. Adapted for Homestead Production and Nutrition. http://www.fsnnetwork.org/sites/default/files/TOPS_Nurturing%20Connections_English_FINAL_P.pdf.

O'Donnell, Megan. 2014. Women in Agriculture: A Toolkit for Mobile Service Practitioners: http://www.gsma.com/mobilefordevelopment/wp-content/uploads/2014/06/ Women_in_ Agriculture-a_Toolkit_for_Mobile_Services_Practitioners.pdf.

Ofuoku, A. U. 2011. "Gender representation in agricultural extension workforce and its implications for agricultural advisory services." Tropical Agricultural Research and Extension 14, no. 2: 34–37.

Oladele, O and M. Monkhei. 2008. "Gender ownership patterns of livestock in Botswana." Livestock Research for Rural Development no. 20 (10): http://www.lrrd.org/lrrd20/10/olad20156.htm.

Oxenham, John, Abdoul H. Diallo, Anne R. Katahoire, Anna Petkova-Mwangi, and Oumar Sall. 2002. "Skills and Literacy Training for Better Livelihoods: A Review of Approaches and Experiences." Africa Region Human Development Working Paper Series, The World Bank: http://siteresources.worldbank.org/AFRICAEXT/Resources/skills_and_literacy.pdf.

Palitza, Kristin. 2014. "Traditional Leaders Wield the Power, and They Are Almost All Men: The Importance of Involving Traditional Leaders in Gender Transformation." Sonke Gender Justice Network: Cape Town, South Africa. https://www.k4health.org/toolkits/hiv-and-traditional-leadership/traditional-leaders-wield-power-and-they-are-almost-all-men.

Participatory Training for Adult Learners, *by Rebecca J. Williams of University of Florida*.

Patel, Payal. 2014. "Effectiveness of Entrepreneurship Development Interventions on Women Entrepreneurs." ILO. http://wlsme.org/library/effectiveness-entrepreneurship-development-interventions-women-entrepreneurs-0.

"Pathways India Celebrates International Women's Day." 2013. CARE. http://www.carepathwaystoempowerment.org/pathways-india-celebrates-international-womens-day-2/.

Peterman, Amber, Julia Behrman, and Agnes Quisumbing. 2010. "A Review of Empirical Evidence on Gender Differences in Nonland Agricultural Inputs, Technology, and Services in Developing Countries." IFPRI.

Prime, Jeanine and Corinne A. Moss-Racusin. 2009. "Engaging Men in Gender Initiatives: What Change Agents Need to Know" Catalyst Inc.,. http://www.catalyst.org/knowledge/engaging-men-gender-initiatives-what-change-agents-need-know.

"Program P: A Manual for Engaging Men in Fatherhood, Caregiving and Maternal and Child Health." 2014. REDMAS, Promundo, and EME. http://promundoglobal.org/resources/program-p-a-manual-for-engaging-men-in-fatherhood-caregiving-and-maternal-and-child-health/.

Quisumbing, Agnes, ed. 2003. Household Decisions, Gender and Development. IFPRI.

Quisumbing, Agnes and Lauren Pandolfelli. 2009. "Promising Approaches to Address the Needs of Poor Female Farmers: Resources, Constraints, and Interventions." IFPRI Note 13: http://cdm15738.contentdm.oclc.org/utils/getfile/collection/p15738coll2/id/12394/filename/12387.pdf.

Quisumbing, Agnes, Shalini Roy, Jemimah Njuki, Kakuly Tanvin, and Elizabeth Waithanji. 2013. "Can Dairy Value-Chain Projects Change Gender Norms in Rural Bangladesh?" Gender, Agriculture, & Assets Project, led by IFPRI and ILRI: http://www.ifpri.org/publication/can-dairy-value-chain-projects-change-gender-norms-rural-bangladesh-0.

Quisumbing, Agness, Deborah Rubin, Cristina Manfre, Elizabeth Waithanji, Mara van den Bold, Deanna Olney, and Ruth Meinzen-Dick. 2014. "Closing the Gender Asset Gap: Learning from Value Chain Development in Africa and Asia." IFPRI.

Range, Maggie and Omondi Phoebe. 2000. "Leadership for Change: Chrysalis Leadership Training for Pioneering Women." Winrock International. https://www.winrock.org/resources/chrysalis.

Rathgeber, Eva. 2011. "Rural Women's Access to Science and Technology in the Context of Natural Resource Management," UN Women, with FAO, IFAD, and WFP Expert Group Meeting: Enabling Rural Women's Economic Empowerment: Institutions, Opportunities and Participation: www.un.org/womenwatch/daw/csw/csw56/egm/Rathgeber-EP-6-EGM-RW-Oct-2011.pdf.

Richardson, Amanda. 2014 "International Agreements and How to Build a Legal Case for Women's Land Rights." LANDESA. (November 13). http://www.weldd.org/resources/international-agreements-and-how-build-legal-case-women's-land-rights.

Richardson, Amanda and Ailey Kaiser Hughes. 2015. "The Link between Land and Gender-Based Violence." USAID. (March 10). http://www.usaidlandtenure.net/commentary/2015/03/link-between-land-and-gender-based-violence.

Schoar, Antoinette. 2009. "The Divide between Subsistence and Transformational Entrepreneurship." Innovation Policy and the Economy 10. Massachusetts Institute of Technology and NBER.

Schulte, Jennifer, Sharon Williams, Danka Rapic, and Patricia Morris. 2014. "Toolkit for Integrating GBV Prevention and Response into Economic Growth Projects." USAID. www.usaid.gov/documents/1865/toolkit-integrating-gbv-prevention-and-response-economic-growth-projects.

Sebstad, Jennefer and Christina Manfre. 2011. "Field Report No. 12: Behavior Change Perspectives on Gender and Value Chain Development." ACDI/VOCA, FHI 360, and USAID: http://www.usaid.gov/sites/default/files/documents/1862/gender_and_value_chain.pdf.

Simms, Bian. 2013. "3 Labor Saving Technologies for Smallholder Farmers." Bill and Melinda Gates Foundation Impatient Optimist Blog (November 11). http://www.impatientoptimists.org/Posts/2013/11/Labor-saving-technologies-for-smallholder-farmers#.VhaxJRNVikp.

Snodgrass, Donald. 2014. "Agricultural Transformation in Sub-Saharan Africa and the Role of the Multiplier: A Literature Review." USAID LEO Report no. 4.

Sorensen, Pernille. 1996. "Commercialization of Food Crops in Busoga, Uganda, and the Renegotiation of Gender." Gender & Society 10, no. 5 (October): 608-628.

The State Of Food and Agriculture 2011. 2011. Food and Agriculture Organization of the United Nations.

Stern, Michelle. 2013. Gender Impact Assessment Report, Agricultural Development and Value Chain Enhancement (ADVANCE) Program. ACDI/VOCA: http://acdivoca.org/sites/default/files/attach/legacy/site/Lookup/ACDI-VOCA-Ghana-ADVANCE-Gender-Impact-Assessment/$file/ACDI-VOCA-Ghana-ADVANCE-Gender-Impact-Assessment.pdf.

"Strengthening Female Leadership in Farmers' Groups and Cooperatives." 2014. DAMC, SNV, IFAD. http://www.snv.org/public/cms/sites/default/files/explore/download/strengthening_female_leadership_in_farmers_groups_cooperatives.pdf.

Swaminathan, Hema, Rahul Lahoti, and J. Y. Suchitra. "Women's Property, Mobility, and Decisionmaking. Evidence from Rural Karnataka, India." IFPRI discussion paper (2012).

Tanwir, Maryam and Tanwir Safdar. "The Rural Woman's Constraints to Participation in Rural Organizations." Journal of International Women's Studies 14 no. 3 (July 2013).

"Theory of Change." OXFAM Canada. Accessed February 5, 2016. http://www.oxfam.ca/sites/default/files/Taking%20Change%20Forward-Theory%20of%20Change.pdf.

Troychanski, Asya. 2015. "Seizing the Opportunity to Train a Women's Cooperative in Guatemala." Root Capital Blog. (April 8) http://blog.rootcapital.org/back-roads-to-boardrooms/seizing-opportunity-train-womens-coop-guatemala,

Troychanski, Asya. 2015. "Tweaking Financial Management Trainings to Better Serve Women: A Checklist." Root Capital Blog. (October 2). http://blog.rootcapital.org/back-roads-to-boardrooms/tweaking-financial-management-training-to-better-serve-women-a-checklist.

Twin. 2013. *Empowering Women Farmers in Agricultural Value Chains*. http://www.twin.org.uk/assets/Twin-reports/Empowering-Women-Farmers-in-Agricultural-Value-Chains-1.pdf

"Understanding Facilitation." USAID Briefing Paper. Accelerated Microenterprise Advancement Project (2012): www.microlinks.org/sites/microlinks/files/resource/files/Facilitation_Brief.pdf.

"Unlocking Potential: Women and Mobile Financial Services in Emerging Markets." 2013. GSMA mWomen, Visa, and Bankable Frontier Associates. http://www.gsma.com/mobilefordevelopment/wp-content/uploads/2013/02/GSMA-mWomen-Visa_Unlocking-the-Potential_Feb-2013.pdf.

"USAID Evaluation." USAID PowerPoint. Accessed February 5, 2016. https://www.kdi.re.kr/data/download/attach/9833_3-3.pdf.

"USAID Youth in Development Policy." 2012. USAID: https://www.usaid.gov/sites/default/files/documents/1870/Youth_in_Development_Policy_0.pdf.

Waddington, Hugh, Brite Snilstveit, Jorge Garcia Hombrados, Martina Vojtkova, Jock Anderson, and Howard White. 2012. "Farmer Field Schools for Improving Farming Practices and Farmer Outcomes in Low-and Middle-Income Countries: A Systematic Review." The Campbell Collaboration: http://www.campbellcollaboration.org/lib/project/203/.

Waddington, Hugh and Howard White. 2014. "From Agricultural Extension to Adult Education." 3ie Impact.

Walsh, Martin. 2013. "Women's collective action in the vegetable sector in Tanzania: Realizing the potential of collective action groups: Coordinating approaches to women's market engagement," edited by Imogen Davies and Sally Baden. Oxfam International: http://www.oxfamblogs.org/eastafrica/wp-content/uploads/2010/09/cs-women-collective-action-tanzania-270313-en.pdf.

"The Way Forward: Accelerating Gender Equity in Coffee Value Chains." 2015. The Coffee Quality Institute. http://www.coffeeinstitute.org/genderreport.

Westermann, Olaf, Jacqueline Ashby, and Jules Pretty. 2005. "Gender and Social Capital: The Importance of Gender Differences for the Maturity and Effectiveness of Natural Resource Management Groups." *World Development* 33 no. 11: 1783-1799.

Will, Margaret. 2013. Contract farming handbook: A practical guide for linking small-scale producers and buyers through business model innovation. GIZ: https://www.giz.de/fachexpertise/downloads/giz2013-en-contract-farming-manual.pdf.

"Youth Savings Patterns and Performance in Colombia, Ghana, Kenya, and Nepal." 2015. Center for Social Development, Washington University in St. Louis. http://csd.wustl.edu/Publications/Documents/RR15-01.pdf.