

DOMAIN 3: CONTROL OVER USE OF INCOME

This domain is defined as an individual having sole or joint control over income and expenditures.

The following indicator is used in the WEAI to measure this domain: 1) control over use of income.

Interventions to address control over income and expenditures may include:

- Connecting female farmers to markets
- Creating opportunities for employment and off-farm businesses
- Supporting business education and market skills development
- Facilitate women's access to technologies or physical spaces where they can save their Income
- Use behavior change communication to promote more equitable decision making at the household level

Control over income and expenditures means an individual receives remuneration for her work and participates in the decisions around its expenditure. This section discusses interventions that could increase women's control over income.

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 connected households with collection facilities to chill and test the quality of milk. The project emphasized women's participation and employment opportunities. The intervention aimed to reduce transaction and transportation costs by setting up in-village sales points, and it also aimed to improve the quality of the product. An impact study found that households increased the assets owned solely by men, as well as assets that were jointly owned by men and women. 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.

Source: Quisumbing et al., "Can Dairy Value-Chain Projects Change Gender Norms," 2013

INTERVENTION 3.1: CONNECT FEMALE FARMERS TO MARKETS

The expansion and deepening of markets has extended links between formal and informal activities. Defining where formal markets end and informal markets begin is difficult. However, formal markets are generally more likely to have clear quality and regulatory standards. Formal market channels may include outgrower and contract farming arrangements, cooperatives, aggregation centers, franchises, and direct buyer arrangements. Informal markets may include unofficial transactions between farmers and sales from farmers directly to consumers. Informal markets are more common among medium- and small-scale farmers, and

given their weak access to resources and information, female farmers are even less likely than their male counterparts to be connected to more formal agricultural market channels (Quisumbing, Rubin, Manfre, Waithanji, Van Den Bold, Olney, Meinzen-Dick 2014). This limits their ability to move from subsistence agriculture to higher-value markets (“Gender in Agricultural Markets” 2009, p. 173).

ILLUSTRATIVE ACTIVITIES

- Carry out an assessment to determine the extent of the gender gap in access to markets, and use the findings to drive implementation. For example, if cooperatives are one of the primary market access channels, projects need to determine the proportion of women and men who are cooperative members, and if women are underrepresented, design activities around increasing membership and equitable access to benefits.
- Make a business case to private sector partners for why they should increase the proportion of their female suppliers (e.g., more suppliers means more supply, loyal suppliers, etc.). Host meetings or events where other private sector representatives explain the benefits they have seen in working with female suppliers to overcome stereotypes that female farmers cannot be productive or competitive with male farmers.
- Facilitate relationships between female farmers and buyers that ensure that women are more likely to be paid directly for their work instead of through their husbands. For example:
 - Link existing women’s groups—such as self-help groups, village savings and loans groups, and women’s producer groups—to formal buyers.
 - Link female farmers to larger lead or nucleus farmers and aggregators who have the capacity to invest in these chains. Establish linkages with other intermediaries in the value chain, such as processors or wholesale brokers, who can provide inputs and tools on credit either to a nucleus farmer, a collective, or to individual farmers, with repayment due upon sale of the agricultural products. These end-market representatives can take their commodity requirements and demand to the female farmer groups to better align production quality, quantity, and timing with market demand.
 - Facilitate outgrower and contract farming schemes in female farmers’ names. Female

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 Smallholders Horticultural Outgrowers 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. The project succeeded in substantially increasing the incomes of participating women and had a positive impact on increasing women’s membership.

Source: Ihucha, “Arusha Women Export Vegetables,” 2009

An Oxfam report cites three different cases of female-majority collectives in Ethiopia, Tanzania, and Mali where the members all reported greater incomes than women of similar circumstances who were not members of collectives. In Tanzania, this appeared to be a result of joint marketing as well as the existence of savings schemes within 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.

Source: Baden, “Women’s Collective Action,” 2013

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. Analyze examples where women outgrower schemes have succeeded in ensuring the buyers get the quality and quantity they need on time.

- 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; and
 - Putting in place policies and processes where contracts and payments are made in the name of the female supplier herself instead of her husband, or where they are made jointly.
- Require private sector project grant recipients to track and report on the percentage of their clients and suppliers who are male and female. Provide training for them on why this is important for understanding the different needs and preferences of their suppliers.
- For more activity suggestions, see "Improving Opportunities for Women in Smallholder-Based Supply Chains," by the Bill & Melinda Gates Foundation (Chan 2010).

INTERVENTION 3.2: CREATE OPPORTUNITIES FOR EMPLOYMENT AND OFF-FARM BUSINESSES

Although some global food security initiatives like Feed the Future often focus on a farming household's engagement in one or two crops only, most farming households are sustained through multiple streams of income. In fact, a study by IFPRI found that "nonfarm 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 climatic shock, pests, changes in the market, and so on. 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 option in the long term 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 and low-wage work, such as working on neighboring farms during peak harvest periods, engaging in domestic help, trading small goods at local shops, and so on. Linking these women to higher-value and safe income-earning 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.

The most successful interventions will address the constraints (including time constraints), incentives, and opportunities faced by men and women in the household. These vary by location and the availability of public services such as roads and water; proximity to markets and the needs of individuals in the community; property ownership rights; seasonality of work; skill and education of individuals; cultural and social factors; and gender norms.

ILLUSTRATIVE ACTIVITIES

- Use the market or value chain analysis to identify possible income-generating opportunities as well as barriers for women. These could include service provision roles in different nodes of the value chain, such as management of storage facilities, input supply management, seed storage and breeding, extension services, and paravet services. Link participants to the necessary skills training, inputs, services, and networks. Do not over-saturate the market.
- Consider non-agriculture-related economic pursuits such as petty trading, handicrafts, food sales, etc. Conduct a market analysis to assess opportunities, saturation potential, and scalability. Although they may not contribute directly to the agriculture sector, working in such jobs will allow women to hold on to their savings and invest in their land during the agricultural season.
- Support private sector partners in improving the working conditions and rewards of their workers—both unpaid family workers as well as informal employees. Organizations such as Women in Informal Employment Globalizing and Organizing provide a variety of resources on how to do this.

GENDER DIFFERENCES IN PRODUCTION AND PROCESSING OF HIGH-VALUE EXPORTS

Women are heavily involved in the production and processing of high-value exports in many developing countries. In most of these industries, tasks are broken down in line with gender stereotypes. Women typically perform tasks requiring manual dexterity, while men's tasks require physical strength, supervisory capacity, and mechanical skills. Women's jobs tend to be linked to seasonal labor and offer little security. As temporary workers have few rights, women often face poor working conditions and insecure employment. In Kenya, the proportion of women in the export vegetable labor force engaged in flexible work is 63 percent, compared to 38 percent of their male peers. I.e., nearly two-thirds of men in this sector hold permanent positions, in contrast to just over one-third of women.

Source: Dolan and Sorby, "Gender and Employment," 2003

INTERVENTION 3.3: SUPPORT BUSINESS EDUCATION AND MARKET SKILLS TRAINING

Many project participants may lack the skills needed to run their farms like a business, and women may require more support than men because they are likely to have less education and less experience with formal markets or business environments. Implementers are cautioned not to rely solely on business training as a means to increase incomes: 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). However, studies suggest that business and market skills training can be successful when offered in conjunction with complementary interventions, such as access to finance and technical assistance (Bandiera, Burgess, Das, Gulesci, Rasul, and Sulaiman 2013).

ILLUSTRATIVE ACTIVITIES

- Assess the specific business environment, needs, and constraints faced by female entrepreneurs before implementing a business skill training program in order to ensure the curriculum is desirable, relevant, and targeted to the participants.

- Based on findings, determine if it will be more effective to carry out training with both sexes together, or to hold separate sessions for women. If together, make sure the material is relevant for women. Adapt training materials so that illiterate/innumerate people are still able to participate.
- If working through service providers, make sure they have the skills to understand the different issues faced by men and women and the tools to address them. Consider both traditional training sessions as well as coaching/mentoring to build capacity.
- Include a module on joint financial decision-making and encourage male and female household members to budget together.
- Link training programs to grants programs or access to credit activities.

SUBSISTENCE AND TRANSFORMATIONAL ENTREPRENEURS

A large number of female entrepreneurs targeted in developing countries are subsistence entrepreneurs, operating more out of lack of alternatives than any desire to become substantial businesswomen. It is important to differentiate between the following two types of entrepreneurs and design interventions that meet their needs:

- Subsistence entrepreneurs run micro- operations that do not grow into larger firms but merely provide an alternative employment opportunity to the entrepreneur and potentially their family members, though typically not for other workers in the economy.
- Transformational entrepreneurs build larger businesses that will achieve rapid growth if put in the right circumstances. Moreover, through their expansion process, they will create jobs for others.

Source: Schoar, "The Divide Between Subsistence and Transformational Entrepreneurship," 2010

INTERVENTION 3.4: PROMOTE TECHNOLOGIES OR PHYSICAL SPACES WHERE WOMEN CAN SAVE THEIR MONEY

There is a growing body of literature that emphasizes the importance of women having a safe space to save their income. A recent study in rural Kenya 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). The study looked at different savings interventions where individuals were provided a safe place to save money 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 within the household may be an important part of saving for married women for these communities. Mobile banking may also offer female farmers secure access to different financial services (Fletschner and Kenney 2014).

ILLUSTRATIVE ACTIVITIES

- Facilitate women's access to technologies that safeguard their income, such as prepaid cards to distribute loan payments or biometric smart cards that control who can have access to a savings account.
- Facilitate women's access to mobile phone plans where they can make loan payments and transfer cash.

- Encourage women to set up a safe place to save in the home, such as a locked safebox. This may be particularly important for married women.

INTERVENTION 3.5: USE BEHAVIOR CHANGE COMMUNICATION TO PROMOTE MORE EGALITARIAN DECISION-MAKING OVER HOUSEHOLD AND AGRICULTURAL EXPENDITURES

It is often necessary to take steps to ensure that women have a chance to benefit from the fruits of their labor. 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 the household, then the intervention may have encouraged women to work harder for no benefit. Further, without control over income, there may be no incentive for female farmers to invest in increasing the productivity of their farms.

To address this, projects can complement the aforementioned interventions by also 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. It is important to keep in mind that many households do not pool their income, and if activities encourage members to reveal their earnings or savings, it could result in less control over income and how it is spent, particularly for women.

ILLUSTRATIVE ACTIVITIES

- Analyze intrahousehold relations to understand how household members share responsibilities and information and make decisions to ensure interventions are being appropriately targeted, are reaching the intended audience, and lead to more equitable sharing of responsibilities.
- Either as a standalone activity or embedded into other trainings, promote the concept of shared decision-making and household money management practices. There are various training curricula and participatory activities that implementers have used to do this, such as the Gender Action Learning System, Farming as a Family Business trainings done by ACDI/VOCA and Lutheran World Relief, and the farming household action plans discussed in the text box.
- Ask men who share responsibility with their wives to act as advocates for improved

CASE STUDY: FARMING HOUSEHOLD ACTION PLANS IN ZAMBIA

Projects that directly address gender relations at the household level can lead to changes in roles and responsibilities. The Agricultural Support Program (ASP) in Zambia took into account women's work loads and worked toward improving gender relations. The program aimed to both support increased food security and build entrepreneurial skills. The project helped farming households to develop household action plans. Activities included gender sensitization and a mapping of tasks, responsibilities, and decision-making. The end-line survey identified changed behaviors resulting from project implementation, including shared decision-making. Subsequent initiatives have been able to build off of this success and continue to promote positive interactions between men and women at the household and community levels.

Source: Tanwir and Safdar, "The Rural Woman's Constraints," 2013

gender relations. Promote success stories in-person, through media channels, and at community events. See interventions for domain five for more information on these types of activities.