

# A RAPID DESK-BASED REVIEW:

A Study of Evidence in Mainstreaming  
Social Inclusion into Programmes  
Promoting Agricultural Productivity and  
Access to Markets among the Rural  
Poor



Susanne Turrall

October 2013

This report has been produced by Susanne Turrall for Evidence on Demand with the assistance of the UK Department for International Development (DFID) contracted through the Climate, Environment, Infrastructure and Livelihoods Professional Evidence and Applied Knowledge Services (CEIL PEAKS) programme, jointly managed by HTSPE Limited and IMC Worldwide Limited.

The views expressed in the report are entirely those of the author and do not necessarily represent DFID's own views or policies, or those of Evidence on Demand. Comments and discussion on items related to content and opinion should be addressed to the author, via [enquiries@evidencedemand.org](mailto:enquiries@evidencedemand.org)

Your feedback helps us ensure the quality and usefulness of all knowledge products. Please email [enquiries@evidencedemand.org](mailto:enquiries@evidencedemand.org) and let us know whether or not you have found this material useful; in what ways it has helped build your knowledge base and informed your work; or how it could be improved.

DOI: [http://dx.doi.org/10.12774/eod\\_hd.october2013.turrall](http://dx.doi.org/10.12774/eod_hd.october2013.turrall)



## Contents

SECTION 1 .....	1
Introduction .....	1
1.1 Background to the review .....	1
1.2 Definitions and Parameters of the Study .....	2
Caveats .....	3
SECTION 2 .....	4
Cross Cutting Issues .....	4
2.1 Cross-cutting Social Inclusion and Agricultural Productivity Issues .....	4
2.2 Cross-cutting Social Inclusion and Market Access Issues .....	4
SECTION 3 .....	7
Gender and Agricultural Productivity .....	7
3.1 Land .....	7
3.2 Access to Inputs .....	11
3.2.1 Seeds and new varieties .....	11
3.2.2 Gender and Access to Fertilisers .....	12
3.3 Access to Water .....	14
3.3.1 Water Technology .....	14
3.3.2 Water User Associations .....	15
3.4 Gender and the Labour Burden .....	16
3.4.1 Labour Saving Technologies .....	17
3.4.3. Changing Farming Practices – Conservation Agriculture .....	19
3.5 Extension Services .....	21
3.5.1 Extension Services and ICTs .....	23
3.6 Livestock Keeping .....	24
3.7 Farm Labour .....	26
3.8 Access to Financial Services .....	28
3.9 Human Capital .....	30
3.10 Decision-Making Regarding Food Security .....	31
SECTION 4 .....	33
Gender and Access to Markets .....	33
4.1 Access to Markets and Best Practice .....	35
4.2 Interventions to Remove Barriers to Women’s Participation .....	36
4.3 Farmer Groups/ Collective Action and Accessing Markets .....	37

4.4 Different ways of Intervening in Markets and Gender.....	39
SECTION 5 .....	42
Other Social Groups.....	42
5.1 People Living with HIV/AIDS .....	42
5.2 Older People .....	46
5.3 Children.....	47
5.4 People Living with Disability .....	49
5.5 Faith .....	50
SECTION 6 .....	52
Social Inclusion and Programmatic Issues: Design, Monitoring and Evaluation Systems .....	52
SECTION 7 .....	55
Summary and Implications.....	55
7.1 Reflections on Mainstreaming Social Inclusion in Agricultural Productivity Programmes.....	55
7.2 Reflections on Mainstreaming Social Inclusion Issues in Programmes to Enhance Access to Markets.....	57
7.3 Design, Monitoring and Evaluation (M&E).....	58
SECTION 8 .....	59
Bibliography .....	59



# SECTION 1

## Introduction

---

### 1.1 Background to the review

This study is a rapid assessment of the evidence regarding effective approaches to promoting agricultural productivity and improving access to markets, across different social groups of the rural poor, with a particular focus on those at risk of exclusion. The objective is to inform the design of the new DFID Zimbabwe Livelihoods and Food Security Programme, including the terms of reference and programme of work for the monitoring and evaluation and research unit. The intention is that gender and social inclusion issues will be integrated within programme design (undertaken by the implementing partners) from the outset and be mainstreamed throughout the programme. The review was commissioned through the Evidence on Demand Helpdesk for DFID Zimbabwe.

The review is desk-based, drawing upon an internet search of both grey and academic literature from the last ten years. Given that it is a rapid study (10 days) and broad in its remit, it does not aim to be comprehensive or conclusive. It cannot be a systematic or conclusive review of the approaches and interventions most suitable for the programme; it does share best practice and insights from other programmes as to approaches and interventions that have been found to be effective or promising. The wealth and quality of literature and evidence was mixed – most was drawn from secondary sources and primary observational data rather than experimental research. The information provided is a reflection of the literature found rather than the significance of different issues. Some key systematic reviews<sup>1</sup> were used which then acted as ‘signposts’ to other relevant literature.

The study comprises a narrative setting out the key issues and contextualising them within Zimbabwe, and provides abstracts and summaries (in italics) of useful papers within the text. Where appropriate annotations are included to guide the reader in line with DFID’s “Assessing the Strength of Evidence How to Note”.

The report starts with definitions of the key terms within the study. It then discusses cross-cutting issues which cut across all of the different social groups. Each of the social groups is then discussed in turn, starting with gender which is the most extensive given the literature available; and then other social groups including people living with HIV/AIDS, older people, children, the disabled and faith groups. There is then a section on design, monitoring and evaluation; before a final summary and reflections on the implications of the findings. A sister paper by Tamsyn Ayliffe (2013) complements this review by providing in-depth analysis based on the literature available of the context regarding social exclusion amongst the rural poor in Zimbabwe.

---

<sup>1</sup> Systematic reviews used extensively were: Quisumbing, A., and Pandolfelli, L., 2009, Promising Approaches to Address the Needs of Poor Female Farmers: Resources, Constraints and Interventions , IFPRI Discussion Paper 00882; R Carr, M., and Hartl, M., 2010, Lightening the Load: Labour-saving technologies and practices for rural women, Practical Action and IFAD. Re Zimbabwe context the following paper was used - USAID Zimbabwe, 2012, Gender Analysis and Assessment for Feed the Future Programming , Report



## 1.2 Definitions and Parameters of the Study

DFID defines social exclusion as “a process by which certain groups are systematically disadvantaged because they are discriminated against on the basis of their ethnicity, race, religion, sexual orientation, caste, descent, gender, age, disability, HIV status, migrant status or where they live. Discrimination occurs in public institutions, such as the legal system or education and health services, as well as social institutions like the household”<sup>2</sup>. For the purpose of this work, the socially excluded that we will particularly look at - considered relevant to the context of agricultural productivity in Zimbabwe are - gender; people living with HIV/AIDS; the disabled; older people; children; and faith groups.

For DFID “social exclusion matters because it denies some people the same rights and opportunities as are afforded to others in their society....But social exclusion also matters to DFID because it causes poverty and gets in the way of poverty reduction” (DFID Social Exclusion Policy 2005 p5).

Naila Kabeer (2005) explains why it is important to tackle social exclusion and argues that a ‘business as usual’ approach to development has so far proved inadequate in addressing the challenges posed by social exclusion for four reasons:

- Prevalent forms of data collection tend to define the poor in terms of assets or income. The absence of disaggregated data has thus ‘invisibilised’ socially excluded groups.
- Socially excluded groups are less likely to benefit from economic growth than other sections of the poor because: a) they have limited assets and b) the discrimination they face in markets for labour and commodities makes it harder for them to turn their resources into income.
- Socially excluded groups are less likely to be able to access ‘normal’ forms of social provisioning. Discriminatory attitudes prevalent in society are often reproduced by state officials responsible for service provision. They are also unlikely to be able to purchase these services privately in the market place.
- Socially excluded groups are generally less likely to participate in ‘normal’ models of democracy. Particularly where they constitute a minority, there is no incentive for political parties competing for power to take their interests into account since they neither represent enough votes nor are they able to exercise a great deal of influence. They are also unlikely to have the resources needed to compete for political office.

**Mainstreaming gender and social inclusion** is a way of ensuring that the economic and social rights of women and socially excluded groups are taken into account and adhered to, systematically. It involves the removal of institutional barriers and the enhancement of incentives to increase the access of diverse individuals and groups to development opportunities and spheres of development activity.

**Agricultural productivity** in its narrowest terms, is defined as a measure as the ratio of agricultural outputs to agricultural inputs. Programmes to promote agricultural productivity are carried out to support the rural poor in increasing farm produce for food security and to boost incomes; but also because of the multiplier effect that it can have on the economy more widely. In the Zimbabwe context, relevant interventions that will be focused upon include crop agriculture and small livestock husbandry – considered most relevant to agricultural systems.

<sup>2</sup> DFID, 2005, Reducing Poverty by Tackling Social Exclusion: A DFID Policy Paper, p.3



## Caveats

First, the focus of this paper is on agricultural productivity and access to markets (for agricultural related activities). However, this needs to be considered within the wider context - many rural households are engaged in non-agricultural work. The socially excluded may carry out diversification or off-farm activities or migrate, as survival and coping strategies. Remittances sent back home by migrants can be substantial sources of income for essentials and productive investments. A focus purely on agriculture risks misses the wider picture of diversified incomes sources on farms or through non-agricultural work. Gaining an understanding of livelihood strategies for the rural poor, and the rationale behind them, is key to understanding their different priorities, and motivations for improving agricultural productivity and access to markets.

Second, although different social 'groups' are discussed within the review, there is great diversity within these groups. For example disabled people will – quite clearly – comprise different impairments (physical, intellectual or psycho-cultural), be of different age profiles, and encounter different forms of exclusion. It is important that – whilst it is helpful to have some degree of classification – the differences within the groups are identified and understood for successful programming.





# SECTION 2

## Cross Cutting Issues

---

First we explore in brief some cross-cutting issues which are common to approaches and interventions to support different social groups of the rural poor, before focusing on each in turn.

### 2.1 Cross-cutting Social Inclusion and Agricultural Productivity Issues

Although literature was found regarding the specific social groups, and their links to agricultural productivity— no articles were found on the topic of social exclusion and agricultural productivity per se. However, in brief, we discuss a few issues common to all.

Disparities in the distribution of resources is common to all socially excluded groups to varying degrees. It is linked to production inefficiencies and lower agricultural productivity. However programmes often fail to address the inequalities in access to and control of resources for excluded groups. Women often have limited access to and control of land, water, inputs, new crop varieties, labour and financial services. The HIV/AIDS pandemic is having a significant effect on ownership of assets - with widows and orphans unable to inherit or exercise rights to inheritance of land and other assets. The physically disabled are limited in access to land, social capital and other resources. A programme may try to target one constraint but not be aware of underlying social norms or disparities that will affect the outcome of an intervention.


A second issue which is increasingly impacting across the rural poor and affecting agricultural productivity, is the threat of disasters and climate change. The exposure to stresses and hazards is increasing – the last three decades has seen a tripling of reported natural disasters over the last two decades (Pasteur, 2011). The poorest are often the hardest hit, and the socially excluded are particularly vulnerable. The lack of – and fragility of assets– and lack of savings means that there is less to draw upon when times are hard. Any programmes therefore must factor in the risks and uncertainties that the vulnerable and socially excluded live with. Pasteur advocates that building people’s capacity to deal with shocks and stresses includes: improving local understanding of trends and their impacts; ensuring access to relevant and timely information; and building confidence and flexibility to learn and experiment and improve people’s resilience – the ability to cope with shocks and stresses.

In terms of data about agricultural productivity, there is a lack of disaggregated data about different social groups, and their ownership and control of resources. This indicates that their work is generally not counted, measured or valued, and may reflect a lack of attention and significance placed on related issues.

### 2.2 Cross-cutting Social Inclusion and Market Access Issues

Power differentials in the market can keep people poor and vulnerable, affecting all of the groups discussed in this paper to varying degrees. To reach excluded groups, programmes need to address power imbalances which prevent them participating in the market system.





Some of the rural poor are so powerless that they are excluded from the market, for example those who are disabled or who have limited mobility. Others may participate but only on poor terms – and have weak negotiating power.

There is a wealth of literature about how to make markets more ‘pro-poor’ and ‘inclusive’. The basic tenet is that markets can bring potential benefits to the poor; but there are various obstacles which prevent the poor and social excluded from participating as producers or consumers including lack of access, human capital as well as geographical remoteness. Markets lack of inclusiveness can also be due to market failures - incomplete markets and imperfect information – making markets inaccessible to the poor.

There has been a lot of interest in recent years in market based development approaches<sup>3</sup>, including ‘Making Markets Work for the Poor ‘M4P’ and tools to help such as ‘participatory market system development’. They tend to focus on ‘market ready’ individuals and there is very limited literature on the interaction between market based development approaches, market access and the socially excluded.


In one seminal paper by Oxfam, Sahan and Fischer-Mackay, (2011) argue that many of the programmes do not pay attention to the power imbalances that perpetuate marginalisation and poverty. They state that to reach their fullest potential, market based programmes need to strengthen the power of marginalised smallholders including women; and be complemented by non-market interventions that address poverty issues that market based approaches cannot tackle.

Challenges and limitations of market based approaches that Oxfam has found within market based approaches are shared. They argue that in order to support marginalised people, barriers that perpetuate power dynamics should be addressed, and advocate disrupting markets and rebalancing power via four forms of interventions:

1. **Supporting producer organisations (POs):** Assist POs to build the market power of producers, and encourage them to take progressive measures to ensure equal participation and benefits for women and marginalised producers.
2. **Supporting new business models:** There are specialised intermediaries and service providers who fill an important gap in markets for smallholders. They can act as a broker - enabling a poorly organised producer base (smallholders) to connect to sophisticated and modern input and output markets; and support in product quality control, processing, and access to inputs. Development programmes should work with such enterprises to support them so that they are not only commercially efficient, but also empower smallholders, including women, by helping them become more competitive and able to access more lucrative formal markets.
3. **Making pre-commercial investments:** Providing assets and training to support marginalised people who lack the assets and skills necessary to use markets to lift themselves out of poverty.
4. **Giving marginalised groups a voice in governance and investment:** This involves supporting marginalised groups in dealings with governments, and also helping them with any negotiations around pre-commercial investments such as technologies and irrigation; or access to resources such as land rights for women.

---

<sup>3</sup> For further information on market based development approaches , see <http://www.enterprise-development.org/page/m4p>  
<http://www.m4phub.org/Participatory> Market System Development  
<http://practicalaction.org/transforming-market-systems>



Ayliffe (2013) also stresses the importance of understanding not only the interaction of formal markets and the socially excluded, but also non formalised markets. The literature suggests that there are informal markets in Zimbabwe where formal markets have collapsed or not existed such as livestock markets and (illegal) land markets. This points to the need to understand these existing markets which the poor and socially excluded, and interlinkages with formal markets.

Next, we turn to focus on each of the social groups in turn – gender, people living with HIV/AIDS, the disabled, older people, younger people and faith groups.



# SECTION 3

## Gender and Agricultural Productivity

It is well documented that women are pivotal within agriculture in developing countries – a conservative estimate is that female farmers cultivate more than half of all food grown<sup>4</sup>; yet gender issues are only explicitly incorporated in 10% of Official Development Assistance towards agriculture<sup>5</sup>.

A report by USAID (2012) in Zimbabwe revealed that although women constitute more than half of the agricultural workforce, policies have routinely restricted women’s ownership of land, productive resources and extension services. Zimbabwe ranks 88 of 136 countries in the Global Gender Equality Gap Index.

Female-headed households are estimated to constitute 39-42% of households (ibid.). They face different constraints than married

women, particularly around labour and productive equipment. It is important to disaggregate between *de jure* female headed household, where there is no living husband and *de-facto* female headed households in which the husband is absent (or inactive).

Many studies that do include gender disaggregation focus on male and female headed households, and fail to identify issues affecting other women within households and intra-household issues.

It is widely agreed in the literature that women’s differential access to resources reduces their agricultural productivity. Some studies have shown that when males and females are given the same input mix, access to resources and quality of extension services, then men and women’s plots can be equally productive (Ragasa et al. 2012). However the differential access to resources constrains women’s productivity. In this section, we look at different resources - land, inputs, water, time, financial capital, human capital - and the different gender dimensions and approaches and interventions that have been found to be promising or effective.

### 3.1 Land

Women often have weak statutory and customary land tenure (Kevane 2004). Even where legal systems are in place for women’s property rights, lack of knowledge or weak implementation systems can affect their ability to apply their rights. This means that women

**A classification of how Gender Sensitive programmes are:**

**Gender Neutral** – gender is not considered to be relevant to development outcomes, and programmes do not identify the differences in men, women; boys and girls and their different access to resources and decision –making


**Gender Aware** – gender is a means to reach development goals. Gender differences re recognised, practical and other needs addressed. Sex disaggregated data is used

**Gender Transformative** – gender is central to promoting gender equality and achieving positive development outcomes. Transforming unequal gender relations to promote shared power, control of resources, decision-making and support women’s empowerment

Adapted from: UN INSTRAW , Glossary of Gender Terms

<sup>4</sup> UNHCR, 2010

<sup>5</sup> FAO, IFAD, World Bank, 2008 Gender in Agriculture Sourcebook



have less opportunity to derive benefits from the land, use it as collateral to access finance, and hold less bargaining power within the household and community.

Tenure insecurity and its links to lower agricultural productivity have been proven - Goldstein and Udry (2005) attributed the productivity differential among male and female farmers in Ghana to land tenure insecurity. Female headed households – who were more tenure insecure - have been found to use their land less productively than men (Holden, Shiferaw and Pender, 2001) and also rent out their lands to tenants with lower productivity.

In Zimbabwe, land tenure is said to be the possibly the greatest constraint that rural women confront (USAID 2012). According to a 2009 OECD report, Zimbabwe has the lowest score for women's equal access to land ownership as compared to men's<sup>6</sup>. Although recent campaigns on land rights have meant that women have been able to access and control land more in recent years, men lease 80% of land. Only 20% of leaseholders in Zimbabwe are landowners or leaseholders, and female –headed households have smaller plots than men.

Most agricultural land in Zimbabwe belongs to the state. The Fast Track Land Reform Programme (FTLRP) in 2000 was premised on the need for more equitable access to land - women acquired between 5% and 24% in different districts in the initial allocation (USAID 2012). Persistent issues in Zimbabwe have been:

- women confront challenges in acquiring land in their own name; married women access land through their husband
- when women do have ownership, they often have little knowledge or limited access to information regarding the security of tenure. Those in charge of administering land or male and favour registration of land titles by men
- women face difficulties in inheriting land. Although women's rights are protected within law, the constitution allows traditional law (which favours male domination in land ownership) to supersede common law. The FTLRP encouraged women to go back to their birth families when their husbands died, despite their rights widows can continue to live and farm on communal land, but user rights are in the name of their husband who has died (USAID 2012).

However the new Constitution invalidates customary law and practices that discriminate against women, and heralds a change for women and land ownership enshrined in law. It is too early to see any change in practice as yet however.

Given this context in Zimbabwe, we can now turn to the literature that has been found regarding best practice and interventions.

A report for the World Bank Group reflected on lessons from four case studies on gender issues in land administration projects. Some of the key lessons were:

- Gender needs to be an integral part of the project from the beginning and in all of its phases and components.
- To specifically consider gender, the project must also understand formal law and customs related to intra-household property. Laws and customs related to marital property and inheritance will have the greatest impact on women's rights to own land within a household and when a household structure breaks down.

---

<sup>6</sup> OECD, 2009, Gender , Institutions and Development Database [www.oecd.org/dev/gender](http://www.oecd.org/dev/gender)



- Gender equity in property rights is mostly ineffective in the face of customary law that does not recognise equitable property rights for men and women.
- The practice of issuing titles to just one person in the household (the household head) may be denying other people their land rights. Identifying property holders requires looking deeper than the household level to the individuals within a household or community.
- The collection of appropriate gender-disaggregated data is essential for all land administration projects, given the investments in the land sector. The main issues are (1) how land rights are distributed among different groups of women and men, and (2) what effects differentiated land rights have on gender equity and on women's capabilities

Further information can be accessed from the abstract below.

Giovarelli, R., Lastarria-Cornhiel, S., Katz, E., and Nicols, S., 2005, [Gender Issues and Best Practices in Land Administration Projects](#), the World Bank Group


*The report is a synthesis of information from four case studies of the World Bank-financed land programs in Azerbaijan, Bolivia, Ghana and Lao People's Democratic Republic. It focuses on the understanding of how the impact of land policies affect women and men and how to apply the knowledge gained in practical ways to World Bank supported land projects. Each case study is approached with the eye on how each project approached gender issues, what the different gender issues are in terms of projects participation and benefits and what lessons can be learned from the various experiences. It will be of most interest to researchers interested in land administration projects and policy makers and governmental groups linked to best practice principles.*

Specific land reform and administration programmes can be learnt from. For example one land administration project – the Rwanda Land Tenure Regularisation programme, launched in 2007 – is generally heralded as an ambitious and commendable programme in terms of its scale and efficiency. A review was carried out in 2011 regarding the environmental and gender impacts and found that the reform has been beneficial to legally married women, and female headed households.

Ayalew Ali, D., Deininger, K., Goldstein, M., 2011, [Environmental and Gender Impacts of Land Tenure Regularization in Africa: Pilot evidence from Rwanda](#) World Bank Policy Research Working Paper 5765

*Although increased global demand for land has led to renewed interest in African land tenure, few models to address these issues quickly and at the required scale have been identified or evaluated. The case of Rwanda's nationwide and relatively low-cost land tenure regularization program is thus of great interest. This paper evaluates the short-term impact (some 2.5 years after completion). The pilots undertaken to fine-tune the approach using a geographic discontinuity design with spatial fixed effects. Three key findings emerge from the analysis. First, the programme improved land access for legally married women (about 76 per cent of married couples) and prompted better recordation of inheritance rights without gender bias. Second, the analysis finds a very large impact on investment and maintenance of soil conservation measures. This effect was particularly pronounced for female headed households, suggesting that this group had suffered from high levels of tenure insecurity, which the program managed to reduce. Third, land market activity declined, allowing rejection of the hypothesis that the program caused a wave of distress sales or widespread landlessness by vulnerable people.*





Evidence from elsewhere – Ethiopia – shows that after a low cost community land registration process, females were found to be more likely to rent out land.

Holden, S., Deininger, K., and Ghebru, H., 2007, [Impact of Land Certification on Land Rental Market Participation in Tigray Region](#), Northern Ethiopia [P&E; OBS]

*This paper uses unique household panel data from Tigray region in Ethiopia to assess the impact of the 1998 low-cost land registration and certification reform on land rental market participation over a period of eight years after the reform, using random effects probit and tobit panel data models for land leased out and leased in, while correcting for unobservable heterogeneity and endogeneity of having certificate. The analysis revealed that the land reform contributed to increased land rental market participation. Female-headed households became more willing to rent out land and making land available for more efficient producers. Average areas leased out and leased in increased after certification. The land rental market remained characterised with significant and non-convex transaction costs also after the reform as evidenced by significant state dependence, a low response to own holding size and a high share of non-participation in the land market, leaving room for further improvement.*

Given the finding that women in Zimbabwe often have limited knowledge or access to information of their tenure rights, it is useful to explore literature regarding making owners and users aware of their rights. In Uganda, legal awareness was found to be important to households, and increased the propensity to undertake soil conservation methods.

Yamano, T., Deininger, K., Ayalew, D., 2006, [Legal Knowledge and Economic Development: The Case of Land Rights in Uganda](#) [P&E; OBS]

*Although many African countries have recently embarked on revisions of their land legislations to give recognition to customary arrangements and strengthen women's rights, few studies assess the actual or potential economic impact of such steps. This paper uses data from Uganda to assess the impact of tenure regime, perceived transfer rights, and legal knowledge on investment, productivity, and land values. While results support strong and positive investment-impacts of tenure and transferability, knowledge of the new law's provisions adds considerably to these, pointing towards substantial potential from disseminating the law that has not yet been fully realized.*

Other programmes which may be of interest, but the author was unable to find evidence or evaluations as to what has worked include:

The Women and Law in Southern Africa works in Malawi and six other sub-Saharan countries including Zimbabwe and advocates law reform, which considers the interaction between women's rights, gender equality and the law, and applies a gender and human rights approach to HIV prevention and management. In Zimbabwe it has trained community paralegals on inheritance laws. <http://www.wlsazim.co.zw/index.php/home.html>

The Justice for Widows and Orphans Project in Zambia, has tried to address the issue of 'property grabbing' by the deceased relatives leaving the widow destitute. The programme has established community –level advice for groups of women in writing of wills and property law. There is a lesson-learning document available (ICRW, 2006). <http://www.icrw.org/publications/case-justice-widows-and-orphans-project-zambia>



## 3.2 Access to Inputs

The USAID Study (2012) in Zimbabwe stated that access to inputs is particularly acute for small-scale women farmers. Women have difficulties accessing government inputs and are often misinformed of government schemes. Here we look at women's access to seeds and fertilisers.

### 3.2.1 Seeds and new varieties

Given that traditional agricultural research and development systems target male farmers, many improved varieties and technologies overlook women's needs, preferences and resources. Women and men often have different preferences for tastes, colours, yields, maturation periods which can have a bearing on the willingness to adopt new varieties.

An FAO, IFAD and World Bank publication (2008) highlighted the following gender issues around access and use of seeds:

- Women rely on local sources for their seeds; men are more likely to purchase seeds from more formal commercial markets.
- Local seed systems are important sources of knowledge of seed selection and management, and women are an important asset for strengthening links between informal and formal systems.
- Women are increasingly part of small seed enterprises such as community seed banks and seed fairs, and further monitoring and evaluation of results is required to assess the benefits.

In terms of approaches and interventions, there are limited papers exploring a few issues around gender and seed selection/ use.


Participatory plant breeding programmes have been used to try to ensure that farmer's preferences are included within plant breeding and selection. It enables them to select and adapt seeds to local soil, rainfall and socio-economic conditions. A paper by Cathy Farnworth reflects upon experience and best practice of gender analysis and participatory plant breeding.

Farnworth, C., and Jiggins, J., 2003, [Participatory Plant Breeding and Gender Analysis](#) [SR]

*Summary: This paper aims to analyse methods and approaches currently used within participatory plant breeding (PPB) with respect to gender issues and to draw out the implications of researchers' experience with Gender Analysis (GA) and user involvement. It outlines what more might be done in order to achieve broader impacts and to capitalise on what has been achieved to date. The authors summarise what is current 'best practice', under the headings of Gender Analysis, Stakeholder Analysis and Complementary Research, Participatory Plant Breeding, Communication and Dissemination and finally Assessing Effects and Impacts.*

Women select their seeds in the context of the wider agricultural system and their restricted access to other resources and (as stated above) often rely on local sources for them. Research in Zimbabwe by Bourdillon and others provides evidence that men's access to marketing institutions and credit meant that they were more likely to adopt high-yielding maize varieties; women preferred open-pollinated varieties that did not require loans for seeds, fertilizer or access to markets (Bourdillon et al. 2007).





Bourdillon, M. F. C.; Hebinck, P.; Hoddinott, J.; Kinsey, W. B.; Marondo, J.; Mudege, N.; Owens, T., 2007, [Assessing The Impact Of High-Yield Varieties Of Maize In Resettlement Areas Of Zimbabwe](#)

*In Book Adato, M.;Meinzen-Dick, R. , Agricultural research, livelihoods, and poverty: studies of economic and social impacts in six countries 2007 pp. 198-237 [P&E; OBS]*

*This case study examines patterns of diffusion and impact of two generations of HYV maize in selected resettlement areas of rural Zimbabwe. Impact is assessed in terms of selected livelihood outcomes, including incomes, assets, and (indirectly) child nutritional status. The study built upon a household survey data set that provides detailed information for the same households in 1982-83, 1987, and annually from 1992 to 2000. This allowed an examination of the dynamics of poverty, the nature of vulnerability, and the responses to drought in terms of diversification of livelihoods and investment in various assets.*

Another related issue regarding gender and seeds is women's nutritional intake. Women have particular nutritional needs for micro-nutrients fortified crops (Quisumbing et al. 2009). Examples of micronutrient crops that are being evaluated are high-iron rice to reduce iron-deficiency anaemia that affects many women and children worldwide; and orange fleshed sweet potato with high vitamin A (see Thomson et al. below for more regarding micronutrient crops)


Hawkes, C., Ruel, M., Sifri, Z., Leroy, J., Low, J., Brown, L., and Frongillo, E., 2010, [Agricultural Interventions and Nutrition: Lessons from the Past and New Evidence](#) in Thompson, B., and Amoroso, L., 2010, [Combating Micronutrient Deficiencies: Food-based Approaches](#), FAO [S;OBS]

*This paper describes five pathways through which agricultural interventions can impact nutrition: consumption of own production; increases in income; reductions in market prices; shifts in consumer preferences; and shifts in control of resources. It reviews types of studies which provide insights about agriculture and nutrition, including women in agriculture. Consistent themes include the importance of integrating well-designed behaviour-change communications and careful consideration of gender dimensions. The article includes two case studies that show how well-designed interventions can successfully diversify diets and/or impact micronutrient intakes and nutritional status outcomes. Of particular interest is the bio fortified (with vitamin A) sweet potato crop. Data showed reduced vitamin A deficiency, and improvements in nutritional knowledge for both men and women. The review yields lessons for design of future interventions and for evaluation design, and identifies critical areas for future work, which include investigations of cost-effectiveness, scaling up processes and sustainability.*

### 3.2.2 Gender and Access to Fertilisers

Difficulty in accessing credit and loans, constrains women in accessing inputs, they apply less fertiliser and have lower yields and income as a result. An influential study by Gladwin (1992) showed that female heads of households applied less fertiliser than men; however when other factors were controlled in regression analysis, the factor that limited fertiliser application was not the sex of the farmer, but the lack of access to credit and cash.

Targeting of credit to female farmers for fertilizer has been recommended for many years. Interest in fertiliser voucher programmes has increased recently due to a fertiliser and seed programme in Malawi which is considered to be successful and has been the subject of received long-running collaborative research (relevant articles are shared below).



Various recommendations, relevant to this review, were made in evaluations of the programme in 2006-7:

- The vouchers were distributed through existing local government structures (rather than through women's farm co-operatives) given that such organisations had patchy coverage, and it was felt that distribution through local government schemes would support local decentralisation processes. However this may have to be adapted in different contexts.
- "Flex vouchers" were recommended which are given a nominal face value and can be used for different types of seeds or fertilisers. This means that there is less crowding out of private marketing systems and reduced bottlenecks in supply.
- A key and highly relevant recommendation was providing farmers with more choices of sizes of inputs and fertiliser bags at lower costs so that those limited with cash and credit may be able to afford the smaller bags.
- Where women do not have enough money to buy fertiliser, fertiliser – for work – programmes could be offered (Quisimbing et al. 2009).

A policy brief regarding fertiliser use on women's plots in the Malawi programme by Ephraim et al. highlights the importance of analysing gender issues in the subsidy programme beyond the examination of differential access of subsidised fertilisers among male-headed and female-headed households, by including examination of intra-household use of subsidised fertilisers (Ephraim et al. 2013).

*Ephraim W., Chirwa, P., M. Mvula, Dorward, A., and Matita, M., 2013, FAC Policy Brief 57 [Fertiliser Use on Women's Plots: An Intra-Household View of the Malawi Farm Input Subsidy Programme](#), FAC Policy Brief 57 [PM&E; OBS]*

*The Government of Malawi has, since the 2005/06 agricultural season, been implementing a Farm Input Subsidy Programme (FISP) targeting resource-poor smallholder farmers. The input subsidy is targeted at households and implicitly assumes that a household is a unitary decision-making unit and subsidised inputs will be used equitably on plots controlled by various members of the household.*


*This research demonstrates that in a socio-cultural environment in which men tend to dominate intra-household decision-making processes over allocation of income and resources, these issues are important in understanding the effectiveness of input subsidies and how they can create more equal opportunities for female and male members of the household. This research investigated gender differences in the application of fertilisers in general and subsidised fertilisers in particular, on plots controlled by male and female household members.*

A recent book compiles relevant research and evidence from the programme.

*Chirwa, E., and Dorward, A., 2013, [Agricultural Input Subsidies : The Recent Malawi Experience](#)*

*This book brings together up to date review of theory and experience of agricultural input subsidies in low income countries, with new theoretical and empirical insights. It provides a detailed and comprehensive analysis of the Malawi Agricultural Input Subsidy Programme. It places strong emphasis on political as well as technical issues in policy and programme development and implementation, and considers economy wide issues in agricultural input subsidies in low income countries.*

Other papers are available at <http://www.soas.ac.uk/cedep/research/malawi-subsidies/>



It should be noted that the evidence base regarding best approaches for fertiliser and seed packages is inconclusive, as Quisumbing et al.'s (2009) observe alternative ways of providing inputs such as through vouchers and starter packs have not been rigorously tested against other alternatives.

### 3.3 Access to Water

The gender and agricultural productivity literature discusses two key approaches to improving access to water: 1) technologies to improve access to water, and 2) Water User Associations.

#### 3.3.1 Water Technology

The literature which exists suggests that women are often excluded from irrigation projects or stripped of their rights to use and benefit from the land when irrigation schemes are introduced. In addition, the poorest members of the community are often excluded from accessing irrigated water given the criteria that users must own land (rather than be using it) (Quisumbing 2009).


USAID (2012) highlighted that lack of access to water is an increasing problem in Zimbabwe and that women are hardest hit by water scarcity given that it is generally their responsibility to fetch water for household use.

Maintaining water technology systems requires time and financial resources which may not be available – in Zimbabwe irrigation systems have declined in recent years as most farmers lack the resources to maintain the system; this has particularly been the case for female-headed households who generally have fewer resources and access to credit and loans (USAID 2012).

Men and women have different priorities for water use due to their different productive and reproductive responsibilities. Water projects that support women in their multiple needs and uses (and are designed using analysis of women's needs and time) are likely to be more sustainable than those that purely focus on domestic water requirements. More literature is generally available about women's domestic water needs than their productive water needs.

Three particular technologies have been highlighted in the context of literature in Zimbabwe as being appropriate to women's needs.

- USAID (2012) elicited feedback from Zimbabwean females from the Feed the Future Programming that gravity-fed irrigation systems are the most women-friendly systems being used in Zimbabwe, given that they reduce workloads, are affordable and easy to maintain. However no empirical evaluations have been found regarding the use of gravity fed irrigation systems and gender.
- The same report highlights the a hip pump as a low cost, portable irrigation pump with a pivot hinge that has been specifically designed for women. It is not as strenuous and can be done by a woman carrying a baby on her back. (It enables the user to use their leg, body weight and momentum rather than the small muscles of the upper back). It has been used in Kenya, Tanzania and Mali since 2008, and was developed by Kickstart a company from Kenya. No evaluation data was found and limited information is available online <http://www.kickstart.org/>
- In Bikita District (in Zimbabwe), the Collector Wells project developed domestic water sources that also provided enough water to irrigate gardens by drilling boreholes to exploit shallow groundwater tables. The programme was evaluated to have a strong pro-poor bias. This is a more expensive option; money earned from gardens was



often invested in savings or small business schemes. It would be important to assess the cost-effectiveness and sustainability of this model and whether the system has been maintained and is still in use.

There are some useful sources which review different technologies in the wider literature, which can be assessed as how appropriate they are for the local context.

NWP (2004) [Smart Water Solutions - Examples Of Innovative, Low Cost Technologies For Wells, Pumps, Storage, Irrigation And Water Treatment](#) [SR]

*This booklet tries to bridge that gap by showing politicians, managers, health officials and others that implementing low-cost technologies on a big scale can be a cost-effective alternative to costly major water infrastructure projects with their complicated management problems. It illustrates a selection of innovative water technologies, like the use of sunlight to “purify” water, or ceramic water filters for domestic use that can provide clean and bacteria-free water at a cost of around US\$ 3 per family per year.*

Robinson, P., Mathew, B., and Proudfoot, D., 2004 *Productive Water Strategies for Poverty Reduction in Zimbabwe* in Moriarty, P., and Butterworth, J., 2003 [Beyond Domestic, Case Studies on Poverty and Productive Uses of Water at the Household Level](#) [SR]

*This book provides evidence of how multi-purpose water supplies can help poor men and women; issues at the household level and details of practical experience. There is one chapter focused on Zimbabwe, and other case studies from around the world of water systems for productive use.*

*(The book needs to be purchased).*

### 3.3.2 Water User Associations


Although women have been heavily involved in community-owned and operated water schemes and have been found to benefit practically (time saving and improved hygiene) and also in terms of increased voice and control; there are two ways in which women's contributions and benefits have been limited. First, they are often under-represented on the water user associations (WUAs) that make decisions on water schemes; and second, the payment required by WUAs (in cash or in kind) for the use of water is often beyond the means of very poor women (Carr and Hartl 2010).

It is therefore often men's priorities in terms of location and use of water supplies that are reflected, and these are often different from those of women. Membership is normally restricted to registered landowners, who very often are men. But a major constraint on women's participation in planning bodies is their lack of time. The growing recognition of the multi-purpose and user nature of water supply projects is also turning attention to the need to increase female membership.

An example of community-based action in Kenya, relying on a Water User Association shows what has worked well and lessons learnt. The internal IFAD report is not available online so we include the case study from Hartl and Carr (2010). [P&E; OBS]

*An IFAD-supported Central Dry Area Smallholder and Community Services Development Project started operation in Kenya in 2001 to run for 9 years. Its purpose is reducing poverty through the provision of social and physical infrastructure. The project relies on community-based action to ensure sustainability, and water user associations (WUAs) have been created that own, operate and maintain water supply facilities. Women have benefitted from the project. Time spent collecting water has reduced dramatically from half a day to minutes*





*through schemes such as construction of protected springs close to the village. Water quality is also much improved. Their daughters can now go to school and do not have to be withdrawn to fetch water. Time is spent instead on kitchen gardens and rearing of cows and goats for milk that is sold for cash. One problem is that the contribution requirements set up by the WUAs are often too high for the poorest women, who are then excluded. In addition, women make up only 29 per cent of the members of the WUAs, mainly because membership is registered in the name of the male head of household who owns the land. (Source: IFAD, 2006 seen in Carr and Hartl 2010.)*

Community gender relations and trust can have an important bearing on the adoption of water systems. In Western Kenya, a case study of communities that developed their own spring protection, and piped water to members homesteads discovered that despite women being excluded from the Water User Associations, they played key roles in initiating the associations or developing separate groups and raised funds. Women in particular benefitted from the project in terms of time, health and small-scale production. (Were, Swallow and Roy 2006, seen in Quisumbing, 2009)


*Were E., Swallow B., Roy J.. 2006. Water, Women And Local Social Organization in the Western Kenya highlands. ICRAF Working Paper no. 12. Nairobi. World Agroforestry Centre. 36 pages. This working paper is also published as CAPRI Working Paper #51 [www.capri.cgiar.org](http://www.capri.cgiar.org)*

*This paper adds to the literature on the multiple values of improved water supplies – improved health, time savings, and small-scale production for individual farmers and collectives – for the case of a rural community in the western highlands of Kenya. With minimum external support, two groups in this community have managed to install and operate systems of spring protection and piped water to their members’ homesteads. Members of those households, particularly women, have benefited substantially in terms of time savings, health and small-scale production. The experience of this community also illustrates some of the challenges that must be faced for a community to effectively self-organize the investment and maintenance of a community-based water scheme. There are challenges of finance, gender relations, and conflict over scarce water supplies, group leadership, enforcement of community by-laws, and policy. Data from a census of springs in the same area show that successful collective action for water management is unusual, but certainly not unique, in this region of Kenya. Although women emerge as the main beneficiaries of improved water management in the community, their substantial contributions are largely hidden behind social norms regarding gender roles and relations. Research methods need to carefully triangulate information sources in order to clarify the very substantial and active roles performed by women.*

### **3.4 Gender and the Labour Burden**

The competing demands for women’s time in rural areas cannot be understated. Women’s triple role - maintaining the household reproductive work, productive work and their work in the community - is well known. USAID’s gender analysis in Zimbabwe found the following specific roles carried out by women:

- Productive activities: planting, weeding, watering, harvesting (men carry out similar tasks but to a lesser extent and also work in areas which require more physical strength such as land preparation, ploughing, and fencing).
- Reproductive activities: fetching water and fuel, laundry, shopping, preparing food, cleaning the home, taking care of the children and other family members
- Community work: caring for the most vulnerable in the community including people living with HIV, orphans and vulnerable children, the elderly; cooking duties in



community improvement programmes; representation on burial societies; farming on communal pilots (USAID 2012).

As Ayliffe (2013) highlighted women take responsibility for ‘women’s crops’ including sweet potato, groundnuts and vegetables and have more control of such crops, but are also very active in the sowing, watering, weeding and harvesting of all household crops.

In the context of agricultural productivity and market access programmes, their roles and heavy burdens will reduce their ability to participate particularly during peak labour intensive periods within the agricultural cycle. Taking part in group meetings, training, accessing information or carrying out decision-making roles will be constrained. Also their roles in a caring capacity may mean that they are restricted in their mobility.

Approaches to reduce the labour burden for rural women intervention have focused on two key practical approaches:

- 1) Labour saving technologies to reduce time spent on productive and reproductive work.
- 2) Changing farming practices which reduce time inputs.

### 3.4.1 Labour Saving Technologies

#### Labour Saving Technologies and On-farm Activities


A *gender-aware* approach to closing the gender asset gap in agriculture requires ensuring that women have access to and control over the tools and technologies that men already have. A *gender-transformative* approach requires asking whether technologies are designed to meet women’s needs and whether women are involved in the innovation systems, both as clients and as providers of innovations. Many agricultural research and development programmes focus on the period from planting to harvest and neglect postharvest processing, which is more likely to be women’s domain. Improvements in processing can reduce food losses, increase incomes, improve nutritional content, and save labor—all of which are of special concern to women (Meinzen-Dick et al. 2012).

It is important to understand gender dimensions of access and control to equipment when introducing new technologies. USAID (2012) found that in Zimbabwe:

- Women do not have control or access to agricultural large equipment, in particular tractors, carts, ploughs, wheelbarrows.
- In general the more valuable the equipment is, the less likely that the woman will have access to it.
- Traditional gender roles mean that women do not try to use the equipment; and they rely on a son or male member of the family to use the equipment or hire labour out.
- Many female headed households, in particular widows, lack the financial resources to hire labour.
- Such constraints on agricultural productivity, but could be overcome by exploring more women-friendly equipment and challenging social norms regarding equipment use.

A joint study by Practical Action and IFAD (Carr and Hartl, 2010) carried a systematic review of programmes and practice over the last three decades and is summarised here.

Ergonomically designed equipment for women can reduce strain and make their labour more productive. Tools and equipment appropriate for tasks that women carry out such as



planting, weeding and grinding do exist, but there are many barriers to their adoption. Weeding with short-handled hoes is the most punishing and time-consuming task for women; long-handled hoes are available that could reduce the strain of squatting, but in many parts of Africa these are rejected for cultural reasons. Manufacturers of farm implements make different weights of hoes, including very light ones that are better suited to women's needs, but most women are unaware of the full range of available tools.

Lighter tools are also available to use with donkeys are also available and generally, unlike with oxen, no taboos exist on women working with donkeys. Time saving can be significant - a donkey-drawn inter-crop cultivator could reduce weeding time per acre from 2 to 4 weeks to 2 to 4 days (Carr and Hartl 2010). However women lack the cash to purchase such equipment and their husbands may see no need to purchase donkeys and equipment for their wives when the work can be done by hand at no cost. In addition, animal draught technologies are seen as being men's domain, and animal traction training courses tend to be restricted to men. Development programmes that have distributed donkeys and donkeys and equipment have not been sustainable due to women's inability to pay for drugs to keep their animals disease free.

Some technologies may be of benefit to better off women, and detrimentally effect poorer women. For example the International Rice Research Institute (IRRI) distributed plastic drum seeders. Women from better off households have gained in terms of time they can spend on other activities; but poorer women who used to be hired to undertake these activities are worse off (Paris and Chi 2005)

Further detail is available in the IFAD and Practical Action review below.

R Carr, M., and Hartl, M., 2010, [Lightening The Load: Labour-Saving Technologies And Practices For Rural Women](#), *Practical Action and IFAD [SR]*

*This paper reviews the evidence from three decades of experience in introducing labour-saving technologies and practices to rural women and persisting gender discrimination in access and control. It also takes into account major developments in science, technology and innovation over the last several years and shows they can benefit women. It reviews different on farm labour saving technologies using evidence from IFAD and other projects.*


### **Labour Saving Technologies and Reproductive Activities**

The reproductive activities which can take the most time for women are water and fuel collection. Technologies to improve access to water are considered elsewhere (section 2.5) and here we particularly focus on labour saving technologies around fuel wood collection.

Improved wood burning and charcoal cooking stoves have been widely disseminated in an attempt to reduce the time that women spend on collecting fuel wood (travelling, cutting, carrying and then preparing it for burning and use). Studies show that increased fuel wood collection time corresponds directly with decreased time worked in agriculture. Evidence shows that women who have acquired stoves have benefitted in terms of time saved, for example, a study of Upesi stove users in Kenya found that there were time savings in fuel wood collection of about 10 hours per month, as well as fuel wood savings of up to 43 per cent compared with a three-stone stove (Njenga, 2001). Where there is lack of uptake, the two key obstacles have been found to be: lack of access to finances; and a woman's husband's reluctance to pay when cooking can be undertaken free of charge on an open fire. Attempts to solve the problem by distributing stoves at subsidized prices or free of charge have rarely proved successful and have often been counter-productive.

Another way of reducing the amount of time women spend on fuel wood collection is to introduce improved stoves that utilize cooking fuels other than wood and charcoal. Stoves





using bottled gas or liquid petroleum gas were introduced first, but were only feasible to those who could afford the gas. Methane and ethanol, which can be produced much more cheaply, are other options which can be more affordable. These have advantages of being cleaner fuels and conserving forest resources but there are other challenges which are being tested.

Practical Action and IFAD's publication (discussed above) also includes labour saving technologies in reproductive work.

*R Carr, M., and Hartl, M., 2010, [Lightening The Load: Labour-Saving Technologies And Practices For Rural Women](#), Practical Action and IFAD [SR]*

*This paper reviews the evidence from three decades of experience in introducing labour-saving technologies and practices to rural women and persisting gender discrimination in access and control. It also takes into account major developments in science, technology and innovation over the last several years and shows they can benefit women. It reviews different energy labour saving technologies including mainstream grid systems, decentralised electricity systems and cooking stoves.*

Another good source on cooking stoves reviews different experiences of the adoption of stoves.


*Global Alliance for Clean Cook Stoves, 2013, [Scaling Adoption of Clean Cooking Solutions for Women's Empowerment](#) [SR]*

*This resource guide includes case studies, resources, and tools. There are actionable and clear best practices that can be applied to work within different stages of the value chain. These best practices have been collected and designed after a review and analysis of desk research and relevant case studies, including the ones highlighted in the Resource Guide.*

### **3.4.3. Changing Farming Practices – Conservation Agriculture**

Another approach to reducing the demand for labour is through changing farming practices. Conservation Agriculture (CA) or zero/minimum tillage plants directly into mulch or cover crops and therefore overcomes critical labour peaks of preparation of the land and weeding. Weed control is done by hand or herbicides. In a FAO supported project in Tanzania, yields increased and time spent on land preparation, planting and weeding was much reduced. Women in poor farm households benefitted from reduced labour requirement; but for landless households there were fewer opportunities to work in planting and seeding. However it is suggested that if yield increased sufficiently, there may be opportunities for opportunities at harvest time (Carr et al. 2010).

Challenges to adoption include cultural resistance to a farming system that involves no-till practices and keeps crop residues as soil cover – both perceived as signs of laziness. In addition cash is needed for inputs up front. IFAD and FAO case studies focused on vulnerable households in Tanzania, particularly on two components of Conservation Agriculture – reduced tillage and cover crops (RTCC). The findings from the study suggest that it is possible to make significant savings in labour inputs with RTCC technologies and practices given that it takes less time and fewer people to operate and fewer draught animals. Those who benefit is household and/ or gender specific. It concluded that it may take the impact of HIV and AIDS and severe labour shortages to act as the catalyst for change, propelling African smallholders down the path of RTCC towards CA (Bishop Sambrook et al., 2004).



*Bishop- Sambrook, C., Kienzle, J., Mariki, W., Owenya, M., And Ribeiro, F., 2004, [Conservation Agriculture As A Labour Saving Practice For Vulnerable Households : A Study Of The Suitability Of Reduced Tillage And Cover Crops For Households Under Labour Stress In Babati And Karatu Districts, Northern Tanzania](#) , IFAD and FAO [P&E; OBS]*

*This working paper reports on the second component of a joint IFAD/FAO study, funded by the Government of Japan, titled 'Improving Women's Access to Labour Saving Technologies and Practices in Sub-Saharan Africa'. The results of the study provide initial indications that a fundamental change in agricultural practices towards reduced or minimum tillage combined with cover crops can be followed by households having a low asset base. Such vulnerable households must, however, be provided with adequate technical assistance, training and institutional support.*

In a study by Baudron et al. (2011) highlighted in Ayliffe (2013) it was found that Conservation Agriculture was a poor fit between management practices and farmers preferences in Zimbabwe's Zambezi Valley. One particular issue was farmers preference to burn rather than mulch crop residues given that mulching increases labour during planting and weeding during labour peak times. This context specific study cannot be generalised to other areas but key generic findings were that: agricultural interventions need to be based on more understanding and analysis of existing smallholders farming practices; and where there are labour and cash constraints, interventions which exacerbate these are not likely to have high uptake and increase agricultural productivity.

*Baudron, F., J.A. Andersson, M. Corbeels and K.E. Giller, 2011. [Failing To Yield? Ploughs, Conservation Agriculture And The Problem Of Agricultural Intensification An Example From The Zambezi Valley, Zimbabwe](#), *Journal of Development Studies*, 48 (3) , 393-412 [P&E; OBS]*

*Agricultural intensification, or increasing yield, has been a persistent theme in policy interventions in African smallholder agriculture. This article focuses on two hegemonic policy models of such intensification: (1) the 'Alvord model' of plough-based, integrated crop-livestock farming promoted in colonial Zimbabwe, and; (2) minimum-tillage mulch-based, Conservation Agriculture (CA), as currently preached by a wide range of international agricultural research and development agencies. An analysis of smallholder farming practices in Zimbabwe's Zambezi Valley, reveals the limited inherent understanding of farmer practices in these models. It shows why many smallholder farmers in southern Africa are predisposed towards extensification rather than intensification, and suggests that widespread CA adoption is unlikely.*

Debates continue as to the value of adopting a CA system per se. Scientists from the CGIAR system for example who have explored the lack of widespread adoption within SSA, advocate that additional management practices should be included within CA (read more at <http://conservationagricultureworkshop.org/>)

### **Other Interventions**

On a different note, some initiatives enable women to carry out different roles in a more flexible way. One intervention which allows women farmers to function both as agricultural producers and also caregivers is supporting women to breast feed whilst they work in the fields. An innovative programme in The Gambia is the Baby Friendly Community Initiative which has re-established traditional baby friendly rest houses so that women can breastfeed while working in the fields. Exclusive breastfeeding became universal following the introduction of the project (Jallow, 2005).

There are also programmes which challenge deep-rooted gender roles and inequalities within the agricultural sector which can be explored further (see Turrall 2012).



### 3.5 Extension Services

Men and women's different roles in agriculture means that their extension needs are different. Evidence suggests that traditional extension services still do not pay enough attention to gender needs or recognise the importance of women's social networks for the diffusion of information (Quisumbing 2009).

USAID (2012) shows that progress *is* being made in Zimbabwe in the areas they are working in. In the past women had less extension and training than men, and constraints to participation included: women's heavy workloads; acquiring permission by husbands to attend training; and concern about topics which were considered 'men's territory' or promote technologies which are considered to be masculine or require physical strength. Interviews and focus groups conducted by USAID showed that access to extension services and participation was improving, although there are no sex-disaggregated data sets to support this.

The Zimbabwean extension service AGRITEX has modified its approach – targeting those who are actually doing the work rather than the landowner. However where targeting is still to one member of the household, then men tend to attend. A persistent constraint to attendance is heavy work burdens and this is particularly true for female-headed households.


A recent paper regarding reducing the gender gap in extension services by MEAS – Modernising Extension and Advisory Services – drew on experience and literature and brought together key principles for gender extension and advisory services.

*Manfre, C., Rubin, D., Allen, A., Summerfield, G., Colverson, K., and Akeredolu, M., 2013, [Reducing the Gender Gap in Agricultural Extension and Advisory Services: Finding the Best Fit, MEAS Discussion Paper 2 \[SR\]](#)*

*This discussion paper addresses the concept of gender in agricultural extension and advisory services. It explores the significance of gender relations for the design, operation, and monitoring of agricultural extension and advisory services. It also identifies common constraints that small farmers, especially women, face in accessing and then implementing the guidance of EAS providers. Key recommendations include:*

- *Increase the proportion of women extension officers*
- *Equip all extension officers with the knowledge and skills to address men and women farmers equitably*
- *Adapt gender responsive techniques and methods to local contexts*
- *Deliver cross-sectoral programming*
- *Collect sex-disaggregated data*
- *Evaluate the impact of extension services on reducing gender disparities in agricultural productivity*

There is debate as to the importance of having female extension workers. According to Quisumbing (2009) efforts to recruit more female extension workers have been shown to increase women's participation in extension activities and the adoption of new technologies. It has also been shown to be of benefit to male farmers, for example in rural Senegal where both men and women's knowledge increased from contact with female extensionists (Moore et al. 2001).



Recruitment of female extension agents will be more successful if logistical and socio-cultural issues for women are taken into account.

USAID 2012 reports that in Zimbabwe AGRITEX has introduced a policy of recruiting equal numbers of men and women. Women extension agents still face particular constraints:

- Transport – the lack of transport means that women often walk long distances in the dark with no protection. Bicycles are not appropriate to the terrain and have broken easily.
- Accommodation – there are no government houses in most new settlements, so extension agents stay in rented accommodation or school blocks that may expose them to abuse and harassment.
- Preference for male workers – female extension agents are required to do strenuous work such as dehorning cattle. In one case a woman could not do this because she was pregnant – and received complaints that they would prefer a male extension worker.

However women extension workers are also earning prizes for stands at agricultural shows, showing their commitment (USAID, 2012).

The quality of extension services - rather than the existence of services per se - has a significant bearing on uptake of extension messages. A recent paper by Ragasa et al. explores how different access to extension services affects agricultural productivity by female and male headed households.

Ragasa, C., Berhane, G., Tadesse, F., and Seyoum Taffesse, A., 2012, [Gender Differences in Access to Extension Services and Agricultural Productivity](#), ESSP Working Paper 49 [P&E; OBS]

*This paper contributes new empirical evidence and nuanced analysis on the gender difference in access to extension services and how this translates to observed differences in technology adoption and agricultural productivity. We employ a cross-sectional instrumental-variable regression method using a regionally-representative dataset of more than 7,500 households and 32,000 plots in four major regions in Ethiopia that was collected during the 2010 main season. Results suggest that female heads of households and plot managers are less likely to get extension services and less likely to access quality services than their male counterparts after controlling for plot, household, and village level characteristics. Receiving advice from DAs is strongly and positively related to adoption of improved seed and fertilizer for both females and males, as hypothesized. However, beyond their influence through fertilizer and improved seed use, visits by or advice from DAs are not significant in all productivity models estimated for females and males, which is in contrast to past studies. In some crop-specific productivity models estimated, it is the perceived quality of DA visits and access to radio that appear to be strongly and positively significant in explaining productivity levels for both female and male farmers. Our results highlight the need for productivity models that are stratified by gender and crop.*

Whether women prefer to work with male or female extension workers will depend vary across regions and cultural norms. In Ethiopia, research revealed that both men and women farmers consider the sex of the extension agent less important than the ability of the agent to pay attention to gender issues (Cohen and Lemma, 2011).

Cohen, M., and Lemma, M., 2011, [Agricultural Extension Services and Gender Equality : An Institutional Analysis of Four Districts in Ethiopia](#) , IFPRI Discussion Paper 01094 [P&E; OBS]





*This paper examine whether services are responsive to the needs and expressed demands of poor farmers, including women farmers in the context of decentralised agricultural extension services in Ethiopia. It focuses on the institutional arrangements through which agricultural extension services are provided and how these contribute to efficiency, effectiveness, and equity in service delivery. Qualitative research was carried out on these questions in four districts in four different regional states. Findings include that deployment of extension agents to rural communities (kebeles) has increased the agents' knowledge of local problems as well as access to extension services for both female and male farmers. In addition, rapid expansion of the service has created opportunities for women to become agents. Both male and female agents offer services to women farmers. However, accountability remains almost entirely upward. It concludes that greater emphasis on downward accountability in service provision would improve the quality. This would allow extension agents to adapt their services to the needs and knowledge of the farmers.*

Manfre et al. (2013) summarise that the evidence about whether or not women extension officers are necessary for improving women farmer's access to extension services and increasing technology adoption rates remains inconclusive. Certainly they are necessary in some contexts. Some women extension agents may also be more effective in reaching women farmers. Elsewhere, efforts should be made to create equal opportunities for women who wish to enter agricultural extension roles to be able to do so. A major focus of all extension services, however, needs to be on identifying strategies to improve the system's ability to meet and respond to women farmers' needs. Extension messages need to be tailored towards women's literacy and education levels and training materials adapted so that they can be easily understood (Place et al. 2007).

### 3.5.1 Extension Services and ICTs

There are some innovative examples of the use of ICTs to reach women farmers in extension. Although no evaluation data has been found, notable ones highlighted in a source book by the World Bank on ICTs and agriculture (World Bank, 2011) are listed here:

**The Women of Uganda Network** ([www.wougnet.org](http://www.wougnet.org)) engages with existing informal local communication networks, using information channels that are familiar to women – radio, extension officers, and word-of mouth. Mobile phones are given to women's groups to call extension officers or share information between groups, and a radio to listen to local agricultural radio shows.

**M-Kilimo** is a helpline for Kenyan farmers, developed by Kenya's largest call centre and business processing operator, KenCall ([www.m-kilimo.com](http://www.m-kilimo.com)), with support from the Rockefeller Foundation. Agricultural expertise and advice is given to farmers. Farmers can speak to a real person for agricultural expertise and advice. During its first 18 months of operation, M-Kilimo reached 25,000 farmers, and it was estimated that 43% of them were women.

**The Sustainable Tree Crops Program** in Ghana targets illiterate and semi-literate female cocoa farmers for training via farmer field schools and video viewing clubs. A 10–15 minute video is shown on a topic relating to integrated crop and pest management, followed by a discussion. The videos are made, with some support, by farmers themselves and shared across the groups. Of 56 video clubs, 24 were mixed sex and 32 were women-only.  
<http://www.new-aq.info/en/developments/devItem.php?a=774>

Source: World Bank 2011, ICT in Agriculture: Connecting Smallholders to Knowledge, Networks, and Institutions Esourcebook. [www.ictinagriculture.org/ictinag/content/ict-agriculture-sourcebook](http://www.ictinagriculture.org/ictinag/content/ict-agriculture-sourcebook).



See more at Digital Green a knowledge platform for development ([www.digitalgreen.org](http://www.digitalgreen.org))

As we have seen, formal extension services are one means in which information is shared, and other sources can be as important. Radio can be a useful source of farming and price information. Social networks are also an important resource to share information. This may be particularly significant for women as they may have less formal networks/ groups for information. Men and women's networks may differ, for example markets can be a good source of agricultural information and men are more likely to go to market. Analysis of sources, style and effectiveness of information flows is important within the design of programmes.

### 3.6 Livestock Keeping

Most of the examples to dates have involved gender and crops. Here we explore women's role in livestock keeping.

Women and men keep livestock for various different functions – for income, food, a 'savings mechanism' and insurance, and as a way to diversify their livelihoods. They are an asset which can be sold in times of emergency (for example for medicines or funerals). Although two-thirds of the world's 600 million poor livestock keepers are rural women, there is limited research on women's roles in livestock keeping and the opportunities that relevant interventions could offer them (Grace and Macmillan, 2010).

In the context of Zimbabwe, USAID (2012) states that poultry is important for food security, given that women are responsible for rearing poultry and small ruminants for household consumption. Poultry rearing and selling among village level producers is the responsibility of women; men have control of commercial poultry production. There is no mention of goat-keeping in the report and dairy farming is seen as a predominantly male role.

The World Bank Gender and Agriculture Source book includes key best practice principles for approaching development programmes focused on or with component of livestock keeping, highlighting the importance of:

- Understanding the relevance of, and different needs priorities, interests and constraints of livestock keeping for men and women (by socioeconomic statuses, age and ability etc.) from the start of an initiative.
- Addressing women's and men's needs and interests within a programme.
- Addressing livestock within projects and programmes as a social protection measure (as a buffer).

A study by ILRI (2010) draws upon the evidence from literature of gender and livestock keeping with interesting insights. It finds that in many cases, women's ownership of stock does not mean that they have full rights over use or sale of them. Many women acquire animals through inheritance, gifts and other informal mechanisms, rather than livestock markets – this may help explain the limited rights women have over animals. They advocate that interventions that secure women's rights to livestock—their own or those of their households in the event of dissolution—could be of great benefit to women. Women's lack of ownership of land is also a constraint to acquiring livestock.

Other threats to livestock assets owned by women include their lack of access to services for livestock health, production and marketing, and complementary assets (such as land for foraging). Reducing these threats will help make securing livestock assets a viable pathway out of poverty for women.



Regarding specifically increasing the productivity of the livestock enterprises for themselves and their households, it is important to recognise the key roles women play in these enterprises. Women may have different production objectives than men. Interventions focused on areas where women are responsible (e.g. milking, tending young stock, poultry feeding) need to be targeted to women if they are to have impact on how animals are managed, whether or not women are the 'owners' of the animals in question. Women need to be more involved in technology design and testing, and in dissemination processes. Little data is available on the relative productivity of livestock enterprises managed by women versus men. However there is quite a lot of information the constraints women face to accessing information, training and improved technologies. Greater access to livestock extension services is deemed especially important for women, and some examples of promising approaches targeting women are being tried.

There are also risks for women – their closer proximity to animals means that they are more exposed to zoonotic diseases and other livestock related health concerns than men. Addressing these issues could improve the productivity of livestock systems and improve the wellbeing of women and their families.

Grace, D., and MacMillan, S. 2010. [Livestock and Women's Livelihoods: A Review of the Recent Evidence](#). Discussion Paper No. 20. Nairobi, Kenya, ILRI. [SR]

*This paper synthesises evidence of the contributions that livestock make to the livelihoods of poor women in sub-Saharan Africa and South Asia and identifies factors that enhance or constrain livestock-related opportunities for women. We apply a gender lens to three livestock-related pathways out of poverty—securing, building and safeguarding livestock assets; increasing and sustaining livestock productivity; and enhancing participation in and benefits from livestock markets. For each pathway, we summarize what is known and what this knowledge implies for programmatic and policy interventions. Assembling this information is a first step towards identifying some of the large gaps in our evidence base as well as some indications of the kinds of research and development interventions, made in relation to which species and value chains, that appear most likely to benefit poor women and their families.*

Improving livestock security is a priority for women. One NGO Heifer Zambia has been working on establishing joint ownership, as shared within the World Bank's Gender in Agriculture Sourcebook (2012).


FAO, IFAD, WB, 2012, *Gender in Agriculture Sourcebook – case study*

*Heifer Zambia, an NGO aimed to address the constraints faced by women in inheriting and owning property. They worked with communities to establish joint ownership for both the husband and the wife. A contract also enabled woman to inherit the livestock if her husband died. An evaluation in 2007 is said to have found evidence of many positive results for women including better access to education and health care, reduced workload from farming, owning resources which can be used to obtain loans from micro-credit institution. [The evaluation itself could not be found online See more at <http://www.heifer.org/ending-hunger/our-work/africa/zambia.html>]*

In terms of nutrition, livestock are an important source of protein and iron for women as discussed and evaluated within a programme in Malawi.

MacDonald, C., Main, B., Namarika, R., Yianakis, M., Mildon, A., [Small-animal Revolving Funds: an Innovative Programming Model to Increase Access to and Consumption of Animal-source Foods by Rural Households in Malawi](#) In Eds. Thompson, B., and Amoroso,





L., 2010, *Combating Micronutrient Deficiencies: Food-based Approaches*, FAO [PM&E; OBS]

*Increased intake of animal-source foods is a key means to improve nutritional status in populations with high levels of nutrient deficiencies. However, there are few examples of programming models that have successfully improved both access to and consumption of animal products in resource-poor settings. This article presents a case study of a community-based intervention to increase household access to and consumption of animal-source foods, implemented as part of a comprehensive, 9-year nutrition and health programme in Malawi.*

*A community-managed revolving fund scheme was used to distribute small animals to rural households, accompanied by training on animal husbandry and intensive nutrition education to promote consumption of the animal products. This was integrated into a broader anaemia control strategy, which included iron supplementation and malaria control. Household rearing of all small animals increased from 43% to 65% in programme areas. Significantly more households in the programme area both raised and consumed the target animals at the final evaluation. Anaemia prevalence in pregnant women decreased from 59% to 48% in the programme area, but increased to 68% in the comparison group.*

Poultry is most important to women for consumption and sale – and ensuring security ownership and improving productivity are important.

### 3.7 Farm Labour


In Zimbabwe, 70% of women are estimated to work in agriculture, and only 20% are landowners. Despite this, most of the literature focuses on women as smallholder farmers, and does not explore their role as wage labourers in agriculture.

According to the Gender in Agriculture Sourcebook (2008), it is estimated that 67.9% of women who take on paid work in sub-Saharan Africa, work in agriculture. Farm labourers depend upon having the labour and time available within the household, having carried out other reproductive and productive tasks. The majority of agricultural wage labourers in many countries are either working on land owned by spouses, families or neighbours or are hired in informal markets. Women's agricultural labour force in Sub Saharan Africa is characterised by: gender specific on farm tasks; gender differentiated wages; and unskilled labour force.

Key issues for women are:

- limited employment opportunities in rural areas for women
- other time constraints given their heavy work burden particularly in their caregiving role which can limit mobility
- few legal protections, especially for informal workers
- undeveloped labour market institutions
- low productivity of women's labour due to low levels of human capital
- labour constraints can affect female headed households particularly because they have fewer wage labourers as a ratio to children.

Different approaches to improve the conditions and opportunities for wage labourers are shared in the Gender in Agriculture Sourcebook. Extending legal rights frameworks for women is a recommendation – however the informal – non-contractual nature – of women's work may make this less of a priority dependent upon the situation in Zimbabwe. It also states that given that agriculture is a declining sector, that expanding agricultural markets



should not be a policy focus. Rather encouraging migration out of the rural sector could be more of a priority.

The World Bank Report (2008) argues that the most significant positive impact on agricultural labour will be derived through creating a dynamic rural economy in both the agriculture and non-farm sectors, including through securing property rights, investing in infrastructure, ensuring access to key resources for producers etc.

FAO's State of Farming and Agriculture (2011) argues that there are a number of ways to specifically support female agricultural labourers:

- generating better jobs for both women and men;
- extending the coverage of social protection to all categories of rural workers;
- closing the gap in labour standards for rural workers, by paying particular attention to awareness of rights among governments, employers' and workers' organizations as well as individual women and men workers;
- eliminating gender bias and promoting rural institutions that equally represent women's and men's interests;
- policies and investment in labour-saving technologies, so that participation in the labour market is a possibility;
- Improve access to education and better-quality education will help reduce some of the wage gap and, more importantly, allow women to diversify by widening the opportunities available to them;
- public works schemes can provide support to unskilled workers, including women. These are public labour-intensive infrastructure-development initiatives that provide cash or food-based payments in exchange for work;
- institutional changes can help achieve decent work opportunities and economic and social empowerment through labour markets and at the same time reduce gender inequalities in the context of informal employment in agriculture. For example, governments can support the organization of women in informal jobs. Rural producer organisations and workers' unions can play a vital role in negotiating fairer and safer conditions of employment, including better product prices and wages, and in promoting gender equity and decent employment for men and women.

The following policy briefs explore women's work within agricultural markets, migration, the effects on agricultural productivity and also opportunities and constraints infrastructure works programmes.

FAO, IFAD, ILO, 2010 [Gender-Equitable Rural Work To Reduce Poverty And Boost Economic Growth](#) Gender and Rural Employment Policy Brief #1 [SR]

*This brief, which introduces the Decent Work Agenda, provides an overarching framework for this series of briefs. The Decent Work Agenda is an integrated approach to promote rights at work, decent and productive employment and income, social protection for all, and social dialogue, with gender equality as a cross-cutting priority. Thus, decent work is not only central to reducing poverty but also to ensuring that work is undertaken in conditions of freedom, equity, security and human dignity. The brief analyses decent work deficits facing rural women, highlighting their predominance in low productivity and low income jobs, lack of basic work rights and social protection, and insufficient voice and representation. It calls for gender-sensitive policies to boost rural employment and incomes, extend social protection to rural populations, improve rural working conditions and rights, and strengthen social dialogue*



FAO, IFAD, ILO, 2010, *Making Migration Work For Women And Men In Rural Labour Markets*, Gender and Rural Employment Brief #6 [Read](#) [SR]

*Recognizing that the rural poor often migrate to urban or other rural areas, or abroad, to escape poverty, and that half of the international migrants are women, the brief explores the benefits and costs of migration to the migrants and their families and communities, depending on the migrants' profile and gender, and labour market specificities. It shows how migration can change gender-based power relations in rural households and communities, lead to gender-differentiated impacts on agricultural labour markets and, through migrants' remittances and new skills improve livelihoods and stimulate agricultural and rural development. It proposes policy options such as gender-sensitive measures to address the push factors of rural out-migration, advisory and legal services to protect migrants, help them find decent work and maximize benefits from remittances, and assistance and incentives for returnees.*

FAO, IFAD, ILO, 2010, *Women In Infrastructure Works: Boosting Gender Equality And Rural Development*, Gender and Rural Employment Brief #5 [Read](#) [SR]

*Rural women pay a high price for the lack of infrastructure, in time spent accessing water for domestic or agricultural uses, processing and marketing agricultural or non-farm products, collecting firewood and reaching health services for themselves and their families. This 'time poverty' limits their ability to engage in other productive or income-earning activities. The brief analyses constraints to women's employment in rural public works and community infrastructure programmes. Policy recommendations call for greater attention to gender throughout the design and implementation processes, including consulting women on the choice of works and payment modalities that help them control their earnings, providing child care facilities, and ensuring women's involvement in the management of new assets.*

### 3.8 Access to Financial Services


Women are often constrained in their access to financial services due to high transaction requirements, requirements for collateral, limited education and low literacy levels, and social and cultural barriers.

USAID (2012) found that in Zimbabwe women face various obstacles in accessing credit and financial services.

- Although women by law have equal access to bank loans, banks often ask for a husband's permission.
- The loan applicant often has to be a landholder or permit holder.
- Lending periods tend to be high; and agricultural productions systems often require longer term loans.

Although all microfinance institutions offer loans to women, women are often a minority of lenders. A few do have a high percentage of women clients, and some of those have been affected by the recent economic problems. Fieldwork in the study revealed that "women saw credit as a valuable resource for giving them greater access to inputs and other resources needed to expand productive work, increase production, diversify agricultural practices and take care of the family" (USAID 2012, pp15).

In the design of loan packages to heterogeneous clients including women, innovative ways of meeting client's needs should be explored, such as by varying interests and loan periods.



Karlan and Zinman (2007) worked with a South African lender, using randomized interest rate offers to over 50,000 clients. They found that different rates offered had a strong bearing on clients demand for credit. Changing the duration of the loan, affected the size of the loan requested. This would assist women who need a longer duration of loan, dependent on the gestation of the crop (Quisumbing 2009)

Karlan, D., & Zinman, J., 2007. "[Credit Elasticities in Less-Developed Economies: Implications for Microfinance](#)," CEPR Discussion Papers 6071, C.E.P.R. Discussion Papers. [P&E; OBS]

Policymakers often prescribe that microfinance institutions increase interest rates to eliminate their reliance on subsidies. This strategy makes sense if the poor are rate insensitive: then microlenders increase profitability (or achieve sustainability) without reducing the poor's access to credit. We test the assumption of price inelastic demand using randomized trials conducted by a consumer lender in South Africa. The demand curves are downward sloping, and steeper for price increases relative to the lender's standard rates. We also find that loan size is far more responsive to changes in loan maturity than to changes in interest rates, which is consistent with binding liquidity constraints.

Women's life cycle and their priorities and circumstances also need to be taken account of when targeting credit. In addition financial services should offer opportunities to save. Meinzen – Dick and Quisumbing (2012) argue that women should not be locked into microfinance alone – but need to a 'ladder' of finance. Women also need access to more ways of making and receiving payments such as through mobile phones. This is particularly important for situations where women's mobility is restricted, and women rely on family and friends to access banks and markets. An internet search found no papers or impact studies regarding disaggregated use of mobile banking.

Innovative ways of reaching clients are often needed, when clients are rural, remote and often have low education levels. Opportunity International's bank in Malawi (OIBM) has used creative ways to reach its clients. Two aspects are particularly noteworthy:

- They offer a biometric smart card that enables illiterate customers (without government id) to open and manage a savings account using only their fingerprints for identification
- they have developed a mobile banking van which visits villages on certain days of the week for men and women to use (see abstract below for disaggregated results).

Stuart, G., Ferguson, M. & Cohen, M, 2011, *Microfinance & Gender: Some Findings from the Financial Diaries in Malawi* '[Identifying Gender-Specific Financial Behaviour In Malawi](#)' [P&E; OBS]

*This brief is based on a study "Cash In, Cash Out: Financial Transactions and Access to Finance in Malawi" which examined the financial behaviours of low-income Malawians using the financial diaries methodology. Opportunity International Bank of Malawi's (OIBM's) branchless banking innovation, a mobile banking van, was a central focus of the study. This brief focuses on gender-specific income streams, spending patterns, and banking preferences.*

*The study tracked the transactions of men and women separately. It aggregated data by gender to find key differences between male and female Financial Diaries participants. Findings include:*

- Convenience drives usage of formal financial services;



- *Vans convenience seemed to be more important for women;*
- *Women's transactions are smaller and much more frequent than men's;*
- *Women are more reliant on cash transfers.*

*Study findings indicate that new technologies, such as mobile phones, hold out the prospect of lowering cost per transaction and enabling the transfer of cash across long distances. These will enable women to transact with banks cheaply and conveniently, and receive cash gifts cheaply and safely if senders are far away.*

Despite the interest in mobile phone banking, no other gender disaggregated evaluations were found. Other literature has reviewed the experience of reaching women in financial services.

Mayoux, L., and Hartl, M., 2009, [Gender And Rural Microfinance: Reaching And Empowering Women](#). *Guide for practitioners*

*This guide is intended as an overview of gender issues for rural finance practitioners. It highlights the questions that need to be asked and addressed in gender mainstreaming. It is also useful to gender experts wishing to increase their understanding of specific gender issues in rural finance.*

### 3.9 Human Capital

This section – the focus of women's lack of human capital – moves the discussion beyond the realm of agricultural productivity programmes but takes a longer term view of what is needed to improve human capital for now and future generations.

Poor rural women's low levels of human capital constrain their multiples roles as producers, workers, mothers and carer. King, Klasen and Porter (2007) documented the costs to societies at large of gender inequalities in women's health, nutrition and schooling and the effect on the next generation. This study and others have shown the intergenerational benefits for children of investing in women's education, health and nutrition for child nutrition.


Increasing levels of human capital future generations can start with increasing young girl's schooling, and may require incentives for the girls to be kept at school rather than being taken out to help with domestic tasks.

Conditional cash transfers have been a key policy innovation, targeted to women in the household for sending their children to school and or taking them for health checks. There is evidence of success, particularly in Latin America where they have delivered both wellbeing benefits to recipient households and improved education and health outcomes for children in these households (Hoddinott 2009). By putting cash directly in the hands of women, cash transfers can increase their bargaining power within the home and improve intrahousehold allocation of resources (Arnold et al. 2011).

IDS, 2009, [Transfers – to Condition or Not to Condition?](#) *IDS Insights Paper [SR]*

*This summarises a book from the International Food Policy Research Institute (IFPRI) which reviews the impacts of four of the best-known CCTs: Bolsa Alimentação in Brazil, the Programa de Asignación Familiar – Fase II (PRAF-II) in Honduras, PROGRESA in Mexico and Red de Protección Social (RPS) in Nicaragua. IFPRI examines the political and economic aspects of implementing these programmes, and assesses how they influence – and are influenced by – gender, other social relations and community dynamics.*





Some argue that attaching conditions to the transfers is paternalistic. There is also argument that CCTs can reinforce stereotypes with women responsible for women in reproduction and men remain the income earners.

In Sub Saharan Africa, cash transfers are more likely to be given without conditions attached, beyond meeting the eligibility criteria. Evidence shows that recipients invest some of their cash transfers in education and health anyway, so there is no need to require them to do so (Samson 2009). One illuminating evaluation in 2010 found that within a World Bank programme in Malawi it made no difference when no conditions were imposed – the girls participating in the study attended school 80% and the school drop out rate in both cases was 40%.

*Hoddinott, J., 2009, [Conditional Cash Transfers – A Way Out?](#) In Ed. Devereux, S., 2009, *Cash Transfers – to Condition or Not to Condition? IDS Insights Paper [P&E; OBS]* This summary shares research and evidence from South Africa that cash transfers achieve positive education, health and nutrition outcomes – even without attaching conditions. Such long term gains have great potential to break the intergenerational transmission of poverty in South Africa – the same claim as is made for conditional cash transfers in other countries.*

This DFID overview papers synthesis evaluation experience from different programmes.

*Arnold, C., Conway, T., and Greenslade, M., 2011, [Cash Transfers: Literature Review](#), DFID [SR]*

*This paper provides a synthesis of current global evidence on the impact of cash transfers in developing countries, and of what works in different contexts, or for different development objective*


The overall success of cash transfers has led them to be used as a mechanism for other outcomes such as delaying marriage and reducing risky behaviour linked to HIV/ AIDS.

In terms of nutrition policies, there has been a shift in thinking to focusing on female health and nutrition throughout life rather than predominantly focusing on child malnutrition. Anaemia is a particular focus because of its effect on physical productivity relevant to female farmers. Iron supplements can be provided (sachets can be added to food for the whole family) and as discussed above fortified crops which are rich in iron also support (Quisumbing 2009).

### 3.10 Decision-Making Regarding Food Security

Before turning to the next chapter regarding women's access to markets, it is important to consider agricultural output and how decisions are made as to whether output is used for household consumption or sale. According to USAID (2012), rural women in Zimbabwe have primary control regarding how much of their food crop to store for consumption or how much to sell. Women use the income to buy food, household goods, and pay for children's education. However as food crops are becoming more commercialised, men are becoming more involved and women have less control over how the income is used. An interesting evaluation of a programme in Zambia shows how including the household within decision – making can be of benefit in decisions regarding household consumption and sale of crops.

*Farnworth, C., and Munachonga, M., 2010, [Gender Approaches in Agricultural Programmes – Zambia Country Report: A special study of the Agricultural Support Programme \(ASP\)](#) [P&E; OBS]*



*In Zambia, the SIDA supported Agriculture Support programme used a 'household approach'. All adult household members (husband, wife and older children) participate in setting the household vision and preparing an action plan, including decision-making around how much food to keep or sell, and share the benefits together. According to farmers perceptions (both male and female) agricultural output has increased and food security improved. Intra-household co-operation is said to have improved. It is also said to have increased the resilience of the households – given that members understand the farming system – farming activities continue in the absence or death of the male head. Research was based upon participants' perceptions.*





# SECTION 4

## Gender and Access to Markets

Female farmers face many specific obstacles in accessing markets (in addition to those faced by other smallholders such as lack of market and price information). Obstacles including travelling to market on transport considered to be culturally inappropriate (for examples trucks or motorbikes), labour burdens that reduce the ability to receive the best price for their produce or harassment by market officials, and having to seek their husband's permission to go to markets.

USAID (2012) carried out research of markets and gender within Zimbabwe. It was found that men are more likely to sell produce through formal mechanisms (such as the Grain Marketing Board). They are also more likely to sell in cities. Women are more likely to sell in informal markets, and more locally. Those who do try to sell through more formal marketing, have insufficient access to market information and are more likely to be approached by opportunistic middleman *makarorokoza* and receive less money for their produce.

Women confront various challenges including:

- Crops are often produced in too small quantity or poor quantity to be sold commercially
- Markets are often far from local communities and transportation is often unaffordable and limited, married women often have to seek their husband's permission
- Women are more likely to sell produce through informal mechanisms or barter trade, and are more active in local markets than men.

Informal vendors – the majority of whom are women – are more likely to be vulnerable to harassment, particularly since the Hawkers Act of 2003 and some women have been jailed if they do not pay the bribes or required fines.

A key issue 'takeover' of produce by men as they become more profitable, and sold on a more commercial and viable footing, and is evident in the literature from elsewhere (Quisumbing 2009, USAID, 2012). This has implications for any development initiatives which support female farmers to commercialise products and access markets.

The study included in-depth studies of different value chain markets and gender constraints. Findings are summarised in the table below, and approaches and opportunities for each sectoral area are identified.

Product Market	Gender Constraints	Opportunities
Maize	80% of rural households produce maize. A study was done in 2010 but no sex disaggregated data as to contribution of women, implications for them  Seed sector is dominated by	<ul style="list-style-type: none"> <li>• Research has shown that maize is not attractive commercially because of dominance of GMB</li> <li>• Some NGOs are supporting farmers to increase yield, particularly targeting women and their produce is improving. However they are dependent on subsidised inputs which are unsustainable.</li> </ul>



Product Market	Gender Constraints	Opportunities
	Grain Marketing Board and 90% of farmers it buys from are male	<ul style="list-style-type: none"> <li>• Farmers produce maize every year (because consume it) even though not very profitable.</li> <li>• Need support in finding alternatives.</li> </ul>
Vegetables	<p>Many horticulture crops are considered as 'women's crops' but in reality other family members also assist.</p> <p>Men may take over women's crops as they become more profitable</p>	<p>Some community gardens have succeeded in establishing links with markets e.g. CARE scheme in Gweru has a regular supply contract with the local mission school. An entry point should be expanding contract farming opportunities for communal area projects and small-scale commercial farmers.</p> <p>Poor storage systems result in post-harvest losses (up to 25%) particularly tomatoes. Further research of options required.</p> <p>Additional technical support of market access,, production and marketing assistance, savings, irrigation – and a priority for both men and women, fences.</p>
Groundnuts	<p>Most are cultivated by women (intercropped with maize, soya or vegetables).</p> <p>Some processing companies only purchase shelled groundnuts which excludes farmers who do not have access to the selling machines, or credit to buy them. Manual shelling is very time intensive.</p> <p>There is no commodity association (unlike other commodities) – likely to be because mostly small scale producers, and most women.</p>	<p>Organisation of women into group contracting schemes – female leads providing guidance, and also establishing savings and loan mechanisms.</p>
Cotton	<p>At least 50% of cotton farmers are women; but the two largest buyers predominantly have contact with male farmers.</p> <p>Cotton is now collected from central depots rather than individual villages, and carried by men and boys – so women who cultivate it are no longer linked to the marketing.</p>	<p>Opportunities to organise female farmers into groups/ clusters that collect the cotton together and market it through the contracting schemes. Development agencies could support this.</p>
Poultry	<p>Poultry rearing is mostly carried out by women for consumption and local informal trade (chicken and eggs); men dominate the commercial poultry production.</p>	<p>Overall market opportunity is unclear. Given poultry is commercialised at a high level of production; better for small households to produce to improve nutrition and occasional income.</p>
Dairy	<p>Ownership of, and responsibly for cattle, is mostly by men. Women have become more active in dairy production and processing.</p>	<p>Small- scale dairy production market opportunities are unclear.</p> <p>A recent decline in production and growing demand (since drought and economic crisis)</p>



Product Market	Gender Constraints	Opportunities
		means that there may be an opportunity to for women's associations in production and processing - though this may require further research.

## 4.1 Access to Markets and Best Practice

A study compiled by USAID (2005) focused on enhancing women's access to markets, drew on donor experience to elicit key areas of best practice which are shared below:

- (1) Use gender analysis tools to design, implement, and evaluate projects and programs. It will enable greater understanding of the inequalities in power that underlie gender-differentiated outcomes in markets and identify points of intervention, as well as strategies to engage potential beneficiaries. It should also show how socio-economic status, education, ethnicity, location, and age, affect the opportunities and constraints that individuals and organizations encounter promoting, strengthening and deepening women's access to markets.
- (2) Undertake a value chain analysis to identify opportunities for women's broader participation in markets. The analysis should focus on forward and backward linkages to maximize multiplier effects in global value chains where women cluster as workers and producers. Analysing the global value chain and the rents generated, provides opportunities to target assistance and inputs and provide incentives to reduce the number of intermediaries, increase the bargaining power of producers, and ensure access-appropriate processing technology, storage, and transport facilities enable resource-poor producers to capture more of the value added in the global value chain.
- (3) Improve micro-meso-macro linkages. Focusing on larger-scale economic activities, such as medium-sized enterprises that are owned or run by women, and supporting the development of more robust, complex markets, with extensive forward and backward business linkages has the potential to improve women's access to markets along the value chain. Linking smaller suppliers and buyers can minimize predatory pricing and monopsony impacts and overcome concerns about volume and production reliability that larger entrepreneurs have towards small entrepreneurs.
- (4) Pursue a life cycle or livelihoods approach. The character of production and labour markets is in flux. Households pursue creative strategies to preserve livelihoods and respond to exogenous shocks such as illness, death, environmental disaster, crop failure, etc. Some interventions and support to increase market access may need to be short-run and agile such as emergency food-for-work programmes. Other programmes may need to create and encourage the expansion of financial instruments and social insurance to mitigate risk, insure inventories, and provide access to pensions and social security.
- (5) Support entitlement and capabilities programs. Successful projects and programs pay attention both to inputs as well as to the individual or group ability to deploy these inputs.
- (6) Promote clustering and networking. Groups of women producers may be able to access services collectively, which they might not be able to purchase as individual entrepreneurs. Additionally, groups requiring the same service are usually in a better





negotiating position with potential suppliers or can bargain more effectively with buyers than they could alone.

- (7) Expand access to credit and financial services. Microfinance remains a powerful tool to provide financial resources to the underserved and compensate for the absence of financial markets. Offering products that include risk insurance, inventory, health, life and funeral insurance has proven to be particularly important for poor women. Working on policy, institutional, or social change that addresses structural impediments to women's access to financial services can improve their ability to access markets.
- (8) Address informality. Women cluster in informal markets and face particular barriers to formalizing production. Efforts to reduce administrative and regulatory barriers, promote tax reform that can lift burdens on smaller enterprises, and generalize access to social security, pensions, and health-benefits can greatly affect the terms and conditions of women's employment and enhance their security in the informal economy.

More can be read about the individual recommendations from the abstract and link below.

USAID, 2005, [Enhancing Women's Access to Markets: An Overview of Donor Programs and Best Practices](#), GATE Analysis Document [SR]


*This document summarizes the findings from a recent survey of DAC members' programs and projects that address improving market access for women entrepreneurs and wage earners in developing countries. The study focuses on a number of key impediments to women's access to labour markets, financial markets and markets for goods and services in developing countries. Emphasis is placed upon those projects and programs that ameliorate gender-specific barriers to market entry and enhance women's productive activities and contributions to local and national economies. The report presents an overview of key programs and projects undertaken by DAC members' and provides recommendations for best practices to enhance women's access to markets.*

## 4.2 Interventions to Remove Barriers to Women's Participation

In the wider literature, a key focus of programmes has been removing barriers to the constraints – or ensuring entitlements and capabilities - that stop women accessing markets. A few papers below share some experiences and evaluations.

Kaaria, S. , Njuki, J., Abenakyo, A., Delve, R., and Sanginga' P., 2008, *Assessment of the Enabling Rural Innovation (ERI) Approach: Case studies from Malawi and Uganda*, *Natural Resources Forum*, Volume 32, Issue 1, pages 53–63, [P&E; OBS]

*This paper presents lessons from applying an innovative action research approach for linking smallholder farmers to markets, in eastern and southern Africa. The Enabling Rural Innovation (ERI) approach aims to strengthen social organization and entrepreneurial capacity in rural communities. It focuses on fostering community-based capacity for the inclusion of rural women and the poor in analyzing and accessing market opportunities. Using case studies from Malawi and Uganda the paper assesses the outcomes of ERI on rural communities with a focus on human capital, gender issues and investment in natural resource management. Results show that households are benefiting significantly from linkages to markets in terms of increasing household incomes, and accumulating assets. Skills in analyzing markets and in negotiating with traders have increased among smallholder farmers. The integration of gender in the approach has led to changes in gender*



*decision making patterns at household and community level towards a more shared decision-making process. The results however show a difference in skills between men and women, with women showing lower levels of skills acquisition. Farmer participatory research has increased investments in improved technologies such as fertilizer applications for soil fertility management.*

Sahan et al. (as above) [Promoting Women's Role In Processing And Trading In The Assosa Enterprise In Ethiopia- Functional Adult Literacy: Sustainable, Women-Focused Capacity-Building In Ethiopia](#)

See more about the Gender, Enterprise and Markets (GEM) Approach and other examples at [www.growsellthrive.org](http://www.growsellthrive.org) [P&E; OBS]

*In Limu, Ethiopia, Oxfam worked with partners and local government to develop a Functional Adult Literacy (FAL) programme for smallholders to enhance women's economic leadership, increase production and improve the quality of organic coffee. The programme combined literacy classes with training on agricultural and financial capacity-building. This approach increased attendance and improved smallholders' skills across several areas. To increase attendance among women smallholders, women-only groups were established and class content was adapted to cover their specific needs and areas of interest and influence.*

Another programme which is useful to monitor the effectiveness of is that of CARE Pathways which began in 2012 and 'is inspired by the vital roles that women play in smallholder agriculture around the world, meeting the food needs of their households and contributing to development and growth'. Pathways is being implemented in selected regions of six countries Bangladesh, India, Malawi, Tanzania, Mali, and Ghana with support from the Bill and Melinda Gates Foundation. Several strategic approaches have been identified including:

- Nurturing collectives and community groups
- Promoting intensified and sustainable agriculture
- Developing more inclusive and efficient markets and Services and apply a gendered value chain approach to identify and address systemic failures that limit women's access to inputs, services, finance, and output markets.
- Engage men and boys in the process of change
- see more at: <http://www.carepathwaystoempowerment.org/>

### 4.3 Farmer Groups/ Collective Action and Accessing Markets

As stated in the donor review (USAID 2005), working in clusters or groups can be beneficial – and can help to improve productivity, enhance status and wellbeing. Women often draw upon different social networks, which is recognised as an asset in itself. It takes time to build and sustain networks, which poorer women may be limited in doing.

Group-based programmes should include mechanisms that ensure women can join and remain active members (Quisumbing 2009). This includes:

- Allowing non household heads and non- landowners (as household heads and landowners would often exclude women)
- Timing meetings to accommodate women's workloads (varying according to the agricultural cycle )
- Ensuring women have opportunity to voice their concerns in meetings
- Groups should take account of time constraints, other activities/ roles, interests and needs. Whether groups are single sex or mixed will depend on interests, roles, motivations and preferences. (Various examples from Kenya, India)



Whether groups will be more successful as single sex or mixed depends on the context. Manfre (2013) summarises the growing literature as to how and under what condition single or mixed sex.

Working with women's groups -- an effective strategy for increasing women's participation?

One pathway for extending the reach of EAS is by working through FBOs and CBOs. These institutions engage farmers directly but do not necessarily address equity or gender concerns and can exclude women. A growing body of literature on gender, collective action, and social capital is examining how and under what conditions single - or mixed sex groups lead to better outcomes.

Mixed-sex groups: Women in mixed-sex groups are able to overcome their own resource limitations by tapping into men's networks, resources, and information, which are often wider than women's. Research on forestry governance also reveals that women's participation in mixed-sex groups is associated with better decision making and improved resource management. Mixed-sex groups, however, often reproduce gendered patterns of behavior and resource distribution that limit women's voice and leadership.

Single-sex groups: Single-sex groups can offer women more opportunities for empowerment and have been shown to build confidence and leadership skills among women in Mozambique. In Honduras, women expressed a preference for training with other women because men dominate discussion. Free of norms that influence how men and women interact with each other, women can work together to identify solutions to common constraints and develop leadership skills. Single-sex groups, however, risk reinforcing stereotypes about women (e.g., they are only interested in crops for home consumption) or inequalities in access to resources between men and women.


Rather than assuming that mixed or single-sex groups are the more effective avenue for reaching women, a gender-equitable EAS needs to be able to analyze current local conditions and allow for flexibility between and within these two strategies. Single-sex groups may be necessary in contexts with a high degree of gender segregation. Mixed-sex groups may be workable in other contexts. Mixed-sex groups can also be divided into smaller groups on the basis of gender or other social variables for specific activities or trainings. Extension agents will need to be equipped with the skills to assess the gender dynamics and the ability to deploy a number of techniques that elicit the participation of men and women in various contexts.

Source: Manfre, C., Rubin, D., Allen, A., Summerfield, G., Colverson, K., and Akeredolu, M., 2013, Reducing the Gender Gap in Agricultural Extension and Advisory Services: Finding the Best Fit, MEAS Discussion Paper 2

The article below draws on Oxfam and others experience and discusses what works in terms of collective action and gender.

Baden, S., 2013, [Women's Collective Action In African Agricultural Markets: The Limits Of Current Development Practice For Rural Women's Empowerment](#), *Gender and Development Vol.2, Issue 2. Oxfam [P&E; OBS]*

*A wide range of development actors play a major role in initiating, supporting, and promoting collective action of various forms, which aims to secure economic and wider benefits to women, through improving their engagement in markets. But there is limited understanding of what works for rural women in terms of their participation in collective action, and the 'empowerment' benefits to be gained from it. Gendered power dynamics in mixed-sex*



organisations seeking to improve livelihoods through collective action often lead to different and unequal outcomes for women. Women's motives for collective action often differ from men's, and they bring different skills and qualities to it. This article draws on research in Ethiopia, Mali, and Tanzania, to assess recent experiences of development interventions supporting women's collective action in agricultural markets.

#### 4.4 Different ways of Intervening in Markets and Gender

The following papers explore innovative ways in linking farmers to markets, or a gendered lens on the micro-meso-macro links.

Oxfam uses a conceptual framework to think through 'where' 'when', 'why' and 'how' to intervene in markets. The premise is that unless intervention occurs in market systems, then power dynamics will remain and only 'market ready' smallholders will benefit.

'Why' to intervene, is focused upon the need to disrupt the market and rebalance power disparities. There are three approaches:

- Avoid intervening directly to assist those in poverty, but rather play a facilitative role in connecting those people, firms, or institutions already in the market system
- Play a service provision role in markets directly to fill gaps in the market system; and
- Intervene temporarily but directly in markets, informed by an understanding of market incentives, so as to disrupt markets and rebalance power.

'Where' to intervene focuses on initiatives not being restricted to market systems. They advocate the importance of complementary interventions in household systems given that market systems are not sufficient for tackling poverty (such as the provision of water).

'When' to intervene refers to the appropriate moments or events to disrupt markets, such as government policy changes or technological change.


'How' to intervene involves addressing the obstacles that prevent people from participating in the market. There are four forms of interventions as discussed earlier: supporting producer organisations; supporting new business models; making pre-commercial investments; giving marginalised groups a voice in government and investment.

More can be learnt from the full document shared below.

Sahan, E., and Fischer-Mackay, J., 2011, [Making Markets Empower The Poor: Programme Perspectives On Using Markets To Empower Women And Men Living In Poverty \[SR\]](#)

*Market-based development programmes can help people living in poverty benefit from markets and lift themselves out of poverty. However, many such approaches do not pay attention to power imbalances that perpetuate marginalisation and poverty. To reach their fullest potential, market-based programmes should actively strengthen the power of marginalised smallholders and women. Major events in the market system, induced by changes in policy, regulation, social movements or business models can provide opportunities to intervene and rebalance power. Market-based programmes should also be complemented by non-market interventions that address poverty and sustainability issues in household and environmental systems. Through its work, Oxfam has encountered some of the challenges and limitations of market-based approaches. This paper is intended to raise these challenges with the broader community of development practitioners employing market-based approaches and share approaches Oxfam has taken to addressing them. The*





most conspicuous of these challenges is a need to address power imbalances between smallholders and larger businesses, as well as between women and men.

Another paper (below) explores the roles of public policy and intermediaries in tinkering with market systems so that they are of benefit to smallholders including women.

Vorley, B., Cotula, L., Chan, M., 2012, [Tipping The Balance: Policies To Shape Agricultural Investments And Markets In Favour Of Small-Scale Farmers](#), Oxfam International [SR]

*A recent wave of large-scale land acquisitions and other commercial investment in agriculture has raised concerns that small-scale producers are being marginalized. Worldwide, around 500 million small farms support almost two billion people – nearly one-third of the global population. What role can public policy play in ensuring that commercial investment and agricultural markets benefit smallholder producers, both women and men, while respecting the environment? Oxfam and IIED collaborated on research to take a new look at the role of public policy and market governance at a national level in supporting inclusive sustainable development. This report identifies key policy levers that can tip commercial investments in favour of either small- or large-scale farming. And it shows how policy levers influence market governance to constrain or to support the fair sharing of risk and reward between small-scale producers and the rest of the market. A key element of the report is the examination of policy elements that can specifically contribute to gender-equitable results.*

Oxfam used an innovative ‘lead firm model’ in its work in Tanzania as shared below.

Becc, G., and Davies, I., 2013, [The Lead-Firm Model: Connecting smallholders to high-value markets in Tanzania](#), Oxfam[P&E; OBS]

*In Tanzania, Oxfam adopted the ‘Lead-Firm’ Model and partnered with Katani Ltd. to improve smallholder access to markets for sisal. Katani agreed to improve the production and processing capacity of the smallholders, and committed to purchase all quality sisal fibre. Both Oxfam and Katani funded training for smallholders, while Oxfam supplied them with loans to purchase processing equipment. As a result of the project, more buyers were attracted by the new supply of fibres, farmers and processors gained significant increased income, and the local sisal value chain greatly improved with sustainable connections to high-value markets.*


*The Lead-Firm Model provides many advantages, but the selected private-sector actor can monopolise supply and enforce less beneficial conditions of trade. This risk can be avoided by securing more buyers and less exclusive contracts, and providing loans directly to smallholders through an independent agent.*

The papers below give other overview papers, providing evidence of what’s worked and best practice.

SNV, 2012, [Gender and Agriculture, SNV Practice Brief](#) [S;OR]

*This practice brief explores women and gender issues in SNV Netherlands Development Organisation’s support to agricultural value chains in Africa and Asia. Across the two regions there are wide disparities in women’s access to and control over productive resources, service delivery and market opportunities. Drawing on a wide variety of case studies, the Brief describes various ways in which the underlying gender constraints are identified and addressed, through an explicit focus on women’s economic and social empowerment. Taken together the experiences show that substantial improvements can be realised when women’s interests and capacities are taken into account and when the diverse, yet*





*complementary, roles of female and male farmers and entrepreneurs are acknowledged. Interesting case studies include that of a gender analysis of a cotton value chain and how support improve by 40% and decided to market their produce collectively.*

SNV, 2011, [Gender Mainstreaming in Value Chain Development and Toolkit](#)

*This manual , developed by SNV aims to support practitioners towards making programmes more gender sensitive and achieve greater results on gender equality objectives in agricultural and economic development programmes.*

*The toolkit intends to motivate and help practitioners in integrating a gender perspective in agricultural value chain development, by providing practical tools for all stages of the value chain intervention. It is the second and adjusted version of an earlier Gender in Value Chain Toolkit. The toolkit provides an overview of material available on gender and value chains. The tools are selected from manuals produced by USAID, SNV, GIZ, ILO, CARE and other organizations in the Agri-ProFocus 'Gender in Value Chains' network. It begins with tools for contextual analysis - to analyze the wider social, cultural and economic context in which value chain interventions will take place. What are the differences in activities of men and women, what resources do they have access to carry out these activities, and do they have a say about the proceeds? How does this vary between the different households? It provides an overview of five strategies for gender-sensitive value chain development. There are sections on selecting value chains, intervention strategies and monitoring and evaluation.*

In sum, there is growing interest and literature around removing barriers to participate in markets, and innovative access to market systems. Although there is a focus on the rural poor, it is mainly those who are 'market ready' and more attention is needed regarding women, and socially excluded groups.



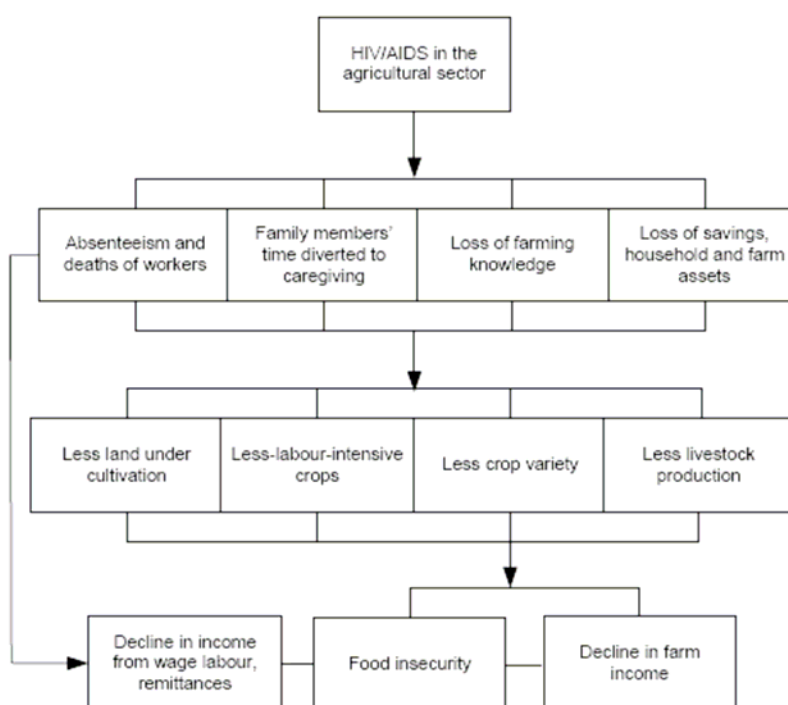
# SECTION 5

## Other Social Groups

This section explores other social groups of rural poor who tend to be excluded from programmes and policies that aim to improve agricultural productivity and market access. Less and varying degrees of information were found about each of the rural groups. In particular we focus on: people living with HIV/AIDS (PLWHA), the disabled; the elderly; the young; faith groups.

### 5.1 People Living with HIV/AIDS


HIV/AIDS has had devastating effects on food security and rural development in communities, households, regions and reduced agricultural productivity. The impact of HIV/AIDS is highly context specific and difficult to generalise, but there is some agreement as to the 'pathways' in which it affects people living in rural areas and agriculture (Fraser, 2009).



Fraser, A. 2009, [Harnessing Agriculture for Development](#), Oxfam International Research Report, September 2009

The poorest households are likely to be the most affected – particularly vulnerable to the financial medical and funeral costs and lower earning potential – and one strategy is to sell off assets such as small animals and inputs for the household to survive.

Women are disproportionately affected as women and girls are more likely to contract HIV/AIDS. They are also more likely to become more burdened being the main care-givers



and care for the sick. Furthermore, if they lose their husbands to AIDS: many communities prohibit women from inheriting property, so they may lose access to land and other assets when their husband dies as discussed above. As household composition changes, so does the division of labour. This can lead to diminished taboos as expectations of work change and can break down taboos.

One of the most devastating effects of HIV has been the rise in orphans. The death of both parents can lead to children being looked after by grandparents with impacts on agriculture. There are also vulnerable children who are unable to go to school because of lack of financial support, are caring for infected family members and are undernourished. Traditional community networks are often a source of support but the high number of orphans can overwhelm traditional systems of support.

UNAIDS (2006) suggests several options/ measures that could reduce the burden of AIDS on agricultural households across Africa:


- Indirect programs, such as training, credit, and access to seeds for rural families need to have special measures to benefit AIDS-affected families since they are often less able to take advantage of these services.
- Promote income-generating activities that are low in input and labour use, close to home, and with a quick cash turnaround (examples include bee-keeping, mushroom cultivation, seed gardens, and poultry).
- Help transition from labour intensive crops such as sugarcane or tea to less labour intensive crops like sweet potatoes.
- In some cases, help the adoption of labour saving technologies for domestic tasks, particularly water fetching, firewood collection, and food preparation.
- In places with very high incidence, where HIV/AIDS may even depress local demand for goods and services (and thus for labour), then do not focus on labour-saving technologies and focus instead on cash transfers to promote employment.

Gillespie and Kadiyala (2005), outline several integrated agricultural policy considerations that have been informed by an "HIV/AIDS lens." In their work *Evidence to Action*, they suggest that policies and programmes designed to enhance agricultural and food security might include features that address the special challenges posed by HIV/AIDS in high-prevalence areas:

- Encouragement of labour exchanges between households to reduce labour shortages.
- Education of orphaned children in local farming techniques.
- Consideration of the gender dimensions of market access to ensure widows' access to this form of income generation.
- The review of land tenure arrangements to protect rights of widows and orphaned children.
- The integration of sexual health education with agricultural extension messages so that vulnerable individuals better understand the linkages between sexual activity and longer-term household well-being

The issue of use of labour saving technologies being only appropriate in some circumstances is echoed by Jayne et al. in the article below.

Jayne, T., and Villareal, M., Pingali, P. and Hemrich, G., 2005, [HIV/AIDS and the Agricultural Sector: Implications for Policy in Eastern and Southern Africa](#). *Electronic Journal of Agricultural and Development Economics* Vol.2, No. 2 [P&E; OBS]



*This paper draws upon development economics theory, demographic projections, and empirical evidence to consider the likely consequences of the HIV/AIDS pandemic for the agricultural sector of the hardest-hit countries of Eastern and Southern Africa. They identify four processes that have been underemphasized in previous analysis: 1) the momentum of long-term population growth rates; 2) substantial underemployment in these countries' informal sectors; 3) steady declines in land-to-person ratios in the smallholder farming sectors; and 4) effects of food and input marketing reforms on shifts in cropping patterns. The paper concludes that the conventional wisdom encouraging prioritisation of labour-saving technology or crops has been over-generalised; although labour-saving agricultural technologies may be appropriate for certain types of households and regions. The most effective means for agricultural policy to respond to HIV/AIDS will entail stepping up support for agricultural science and technology development, extension systems, and input and crop market development to improve the agricultural sector's potential to raise living standards in highly affected rural communities. Agricultural productivity growth may also help to overcome poverty-related factors that may interact with the disease to magnify its effects.*

A paper by Murphy shows how farmers are adapting their kitchen gardens in response to the effects of HIV/ AIDS.

Murphy, L., 2008, [AIDS and Kitchen Gardens: Insights From A Village In Western Kenya](#), *electronic Journal of Agricultural and Development Economics [P&E; OBS]*

*Abstract: In rural Africa, indigenous farming and natural resource management systems exemplified by kitchen gardens are being reshaped by the HIV/AIDS epidemic and its negative impacts (illness, stigma and mortality, and economic costs) and positive opportunities (organizational responses to the epidemic). Subtle changes in crops and farm techniques can be traced to these diverse influences of HIV+ infection, illness, mortality, widowhood, foster child care, and AIDS support groups, as well as the organizations, ideas, and flow of funding from outside. These findings draw on original field data: a village census, in-depth interviews with gardeners, and group discussions in a village in Bungoma District (in 2005 and 2007). This part of western Kenya is a typical small-farm zone that has faced a moderate HIV/AIDS epidemic since the 1990s, following decades of demographic, environmental, technological, and institutional changes. Implications of this case study for further research on HIV/AIDS and on micro-level population–environment change suggest that households are useful but imperfect analytical units and are best seen as part of complex social networks, shaping connections to markets. These important “mediating institutions” link AIDS as a demographic and economic force with environmental outcomes in cultivated landscapes.*

Another paper advocates the importance of farming and agriculture for those living with HIV/AIDS.

Datta, D., and Njuguna, J., 2009, [Food security in HIV/AIDS response: Insights from Homa Bay, Kenya](#), *Journal of Social Aspects of HIV*, Vol. 6, No.4

*This paper examines the viability and effectiveness of a pilot farming initiative in reversing impacts of HIV/AIDS on the most affected households in Homa Bay, Kenya. The paper argues that once patients are stable, they can effectively be engaged in farming with minimal financial and technical support, resulting in enhanced food security of the affected households. More importantly, it helps to reduce HIV/AIDS-related stigma and improve the individual's self-esteem. Some of the key challenges of the pilot initiative were the limited number of agricultural extension workers and absence of facilities to enable them to deliver services to the farmers, the high cost of farm inputs, the unavailability of farm inputs when they were needed, poorly developed agricultural markets, and the absence of irrigation facilities. The paper recommends the sensitive scaling-up of this approach. However,*





farming initiatives by HIV/AIDS service NGOs should be linked to at least three key aspects: (a) treatment, care and support to HIV/AIDS affected households; (b) micro grant schemes or subsidies to enable farmers to purchase farming tools and farm inputs; and (c) comprehensive on-farm training support. To ensure effectiveness and wider reach, government needs to view agriculture through an HIV lens and promote a multisectoral approach that recognises the relationship between HIV/AIDS and food security. A number of immediate actions are required to strengthen this relationship, such as increased public investment to augment extension services, subsidise farm inputs, and develop infrastructure including agricultural markets.

The importance of agricultural initiatives in terms of reducing the stigma of those living with HIV/AIDS is also highlighted in the following papers, as well as the value of combining HIV/AIDS sensitisation within agricultural extension systems at scale.

Coon, K., Ogden, J., Odolon, J., Obudi-Owor, A., Otim, C., Byakigga, J., Sebanj, P., 2007, [Transcending Boundaries to Improve the Food Security of HIV-affected Households in Rural Uganda: A Case Study](#), PAFOSE [P&E; OBS]


*Partners for Food Security*, represents an inter-agency partnership in Uganda dedicated to improving the food security of HIV-affected households. Partners provide information to registered farmers' groups on agriculture, nutrition, health, gender, HIV/AIDS, along with inputs to improve productivity. One of the most innovative project elements is the multi-scale operations at the national, district, sub-district, and village levels, which are specifically designed to address traditional inter-agency challenges associated with delivering integrated information and services about food security, HIV, and AIDS. Key findings include that Inter-sectoral partnerships between organizations to link and leverage different sets of skills for common goals is feasible and practical; the coordination of agricultural extension and HIV and AIDS education and awareness can enhance the outcomes of both sets of activities; farmers' groups provide a non-stigmatising context for conducting HIV and AIDS education information, and sensitisation activities; men and women are willing to change negative gender-related attitudes and behaviours when they understand, in terms that relate directly to their own experience, how gender inequality perpetuates household food insecurity.

The loss of local knowledge regarding agricultural systems when the working generation are affected and die from HIV/AIDS is an important concern. Initiatives are trying to tackle this and improve agricultural productivity by working with orphans and vulnerable children on programmes. Farmer Field Schools have been adapted to work with children as the paper below shares.

De Souza, R., Heinrich, G., Sebanja, P., Ogden, J., Mauambeta, D., Gelman, N., and Oglethorpe, 2008, [Using Innovation To Address HIV, AIDS, And Environment Links: Intervention Case Studies From Zimbabwe, Uganda, and Malawi](#), *Popul Environ.* [P&E; OBS]

*Summary of one case study: Junior Farmer Field Schools address the vulnerability of children and HIV and AIDS orphans in Zimbabwe by partnering with a religious-based non-governmental group and two community organizations. Overall, the project works to build skills of HIV- and AIDS vulnerable children in rural areas to meet dietary and income needs while also using natural resources sustainably. Its innovation lies in the adaptation of the well-established Farmer Field Schools (FFS) methodology which implements a series of non-formal, participatory, and hands-on activities according to the agricultural production cycle. This project adopted traditional FFS approaches, and added targeted outreach to, and the incorporation of, children. In addition, the project included HIV and AIDS awareness, prevention, and mitigation components, as well as training on basic business skills. Overall, the JFFS program shows potential for enhancing self-confidence and self-reliance among*





orphans and vulnerable children in rural Zimbabwe. Specific knowledge gained includes information on agricultural production, resource conservation, and HIV/AIDS prevention. Further, JFFS can reduce the burden of individual care-givers by engaging communities more broadly. To date, an in-depth assessment of JFFS program impacts on children and communities has not been completed although a systematic evaluation is planned and results will be important in shaping program expansion. This case study is one of three case studies (including PAFOSE also above), analysed.

This case study is from the main article.

*The article presents three cross-cutting intervention case studies that address HIV, AIDS, and natural resources management in an integrated manner through innovative programming in Zimbabwe, Uganda, and Malawi. In Zimbabwe, a religious-based non-governmental group and two community organizations work together to build skills of HIV- and AIDS-vulnerable children in rural areas to meet dietary and income needs, while using natural resources sustainably. In Uganda, various government agencies and NGO actors work together to improve the food security of HIV-affected households at the national, district, sub-district, and village levels. Finally, in Malawi, a conservation organization incorporates HIV and AIDS awareness and programming into its operations and projects. Each case study presents pioneering approaches to simultaneously addressing the pressures on conservation initiatives, food security/agricultural production, income generation/ livelihoods, and social and health care systems. They also provide lessons for expanding interventions and partnerships.*

In sum, a focus for PLWHA in agriculture and food security can support them and reduce stigmatisation. Approaches are focused on initiatives which take account of their energy levels and situations with lower labour input; and also ensure the continuation of agriculture knowledge across generations. No literature was found regarding PLWHA and access to markets.

## 5.2 Older People

Very little literature was found regarding 'older people' or 'older women' or any age profile of farmers as regards improving agricultural productivity or increasing access to markets. According to HelpAge International (2011), in Zimbabwe 7 per cent of Zimbabwe's projected population of 12.4 million people is made up of older persons.

One organisation which is very active in programming and campaigning for older people is HelpAge International. They call for focus on the mainstreaming issues for older people in particular.

Inclusion of older women and men in agricultural extension programmes which:

- recognise and work with their substantial knowledge and experience
- credit and agricultural input schemes to be made much more age-inclusive
- a basic income in the form of pensions for all older agricultural workers
- the development of programmes to capture the knowledge and experience of older farmers, women and men, of conservation farming techniques and weather patterns.

Older people have years of knowledge and experience of agricultural practice, weather patterns and adapting to different climate changes which can be tapped into. One programme by Helen Keller International in Burkina Faso recognised the important role of older women in local culture, and trained grandmothers as sources of nutrition advice (Meinzen Dick and Quisumbing 2012).



Older women that live longer than their husbands are particularly vulnerable and likely to live more years in ill-health. Being a widow can change their status, both socially and legally in terms of access to assets – property and inheritance rights. As noted by Ayliffe (2013) research by Peterman (2012) found that in Zimbabwe, 56% of women inherited some property from their husbands, only 37% of widows inherited the majority of his assets.

Many grandmothers are affected dramatically by HIV/AIDS as discussed by Ayliffe (2013). There are a growing number who have taken on roles of: caring for their child/children affected by HIV/AIDS, and then when their children die, taking on the responsibility of looking after the grandchildren as well as the farming and off-farm task. The reduction of agricultural production has been observed, for example in western Kenya where harvest yields and food consumption was lower due to their conflicting role as carers.

Ayliffe discusses an article by Nyikahadzo (2013) which found that older heads of households are less secure than younger ones ; and recommends that interventions strengthen off-farm economic activities and their social capital (which positively correlates with their level of food security).

Nyikahadzo, K, 2013, [Enhancing Social Support System for Improving Food Security Among the Elderly Headed Household in Communal areas of Zimbabwe](#). *Journal of Food Research*, 2 (3), 46-54


*The study sought to establish factors that contribute towards food security among elderly headed households and then seek ways of enhancing them. The study was conducted in Mudzi District in Mashonaland East Province of Zimbabwe. Data was collected from wards 11, 12 and 16. The study used cross sectional household data collected using a structured questionnaire. Two measures of food security are used; namely household food insecurity access score and household dietary diversity score. The results showed that food insecurity access score was statistically higher for elderly headed household when compared to those headed by younger people. The study revealed that social capital, remittances, and off farm income generating projects can increase the elderly headed household's likelihood of being food secure. The study also showed that public assistance is not making a positive contribution towards food security of elderly headed household. This paper argues that it is important for government and civil society to promote social capital and support channels of remittances to elderly headed households in communal areas.*

The Hunger Safety Net Project (HSNP), a joint Government of Kenya/UK DFID initiative that seeks to reduce extreme poverty in Kenya and support the establishment of a government-led national social protection system are producing results. Regular, predictable, guaranteed cash transfers to older farmers reduce food insecurity, protect assets and reduce the impact of shocks such as drought on poor households. Resources do not include evaluations to date. (See more at [www.hsnp.or.ke/](http://www.hsnp.or.ke/))

Further resources regarding older people by HelpAge International can be found at: <http://www.helpage.org/resources>

### 5.3 Children

There are two key issues regarding children and agriculture in the literature, and these are interlinked to other issues and approaches that have already been discussed in the paper (particularly women's time and HIV/ AIDS).



The first is the contribution of children – particularly girls - to the household in productive and reproductive activities, and the opportunity cost of spending less (or no) time at school or involved in other activities. Children often assist their mothers in activities such as collecting firewood and water. The importance of considering children alongside women when trying to understand labour constraints has been highlighted by Ayliffe so that a clear understanding is reached of time limitations, and tasks and how an intervention may affect roles and labour not only for men and women but also children. Labour saving technologies (already discussed above) can support women and children and can be introduced through community involvement.

The second issue is the effect of HIV on children. The number of OVC – orphans and vulnerable children – and how it is changing the dynamic within households, communities and areas is well known. The loss of agricultural knowledge with the death of their parents is also well documented, and programme interventions have included Junior Farmer Field Schools to a way to mentor and provide opportunities for children to learn about agricultural practices. One example of a Junior Farmer Field School was discussed above (see Gender in Agriculture Sourcebook, 2008 for further information) and is included here to show the benefits for children.


*WB, FAO, IFAD, 2008, Junior Farmer Field and Life School: Empowering Orphans and Vulnerable Youths Living in a World with HIV and AIDS in WB, FAO, IFAD, [2008 Gender in Agriculture Sourcebook \[SR\]](#) : The Junior Farmer Field and Life Schools (JFFLSs) have a unique learning methodology and curriculum, which combine both agricultural and life skills. The JFFLSs' dual focus on life and agricultural skills creates a double impact, strengthening life skills and protecting rural young people from shocks such as HIV and other diseases in the immediate term, while creating long-term food security and livelihood opportunities that empower rural young people over the long term, thus minimizing their vulnerability to Destitution and coping strategies. An innovative aspect of the JFFLSs is the way children are encouraged to develop as people; a school timetable includes cultural activities such as singing, dancing, and theatre. This allows the children to grow in confidence while keeping local cultural traditions alive.*

The vulnerability of children regarding property and inheritance rights has also received attention. A paper by Rose (2006) responds to findings that many orphans are not only compelled to Support them, but they often have to defend their property and inheritance rights against usurpations by relatives, neighbours, and strangers. She argues that children should be informed of their property and inheritance rights; they should be given the practical “tools” for asserting these rights; and they should be assisted with pursuing these rights. Lawmakers and policymakers should ensure that orphans’ property and inheritance rights are protected both in legislation and enforced in practice (see more below).

Insecurity of tenure of property and inheritance is a key concern. Many are found not to receive their full inheritance when their parents die.

*Rose, L., 2006, [Children's Property And Inheritance Rights And Their Livelihoods: The Context Of HIV And AIDS In Southern And East Africa \[SR\]](#)*

*Abstract: This paper focuses on legal and institutional aspects of children's property and inheritance rights in Southern and East Africa. It discusses violations of children's property and inheritance rights and discusses how the spread of HIV/AIDS has contributed to the violations. It also assesses several norms of customary law that aim to protect children's property and inheritance rights as well as the current practices of customary law that—in the context of the HIV/AIDS pandemic—serve to complicate and limit children's ability to maintain their rights. The paper reviews and assesses a selection of international laws and national laws from the countries in the region that influence children's property and*



*inheritance rights, emphasizing succession and land laws. Several gaps in national legislation and policy that need to be addressed are identified.*

Given the changing dynamics of rural households, due to HIV, members of HIV migrating, there is a strong case for different household members to be involved in decision-making so that in the absence of certain members then the household can still continue in a similar way. The 'household approach' involves all adult household members and older children, who participate in setting the household vision and preparing an action plan, work together during implementation, and share the benefits together. An example from Zambia is shared below.

*Farnworth, C., and Munachonga, M., 2010, Gender Approaches in Agricultural Programmes – Zambia Country Report. A special study of the Agricultural Support Programme (ASP).*

*This paper evaluate the SIDA supported Zambia Agricultural Support programme. According to both men and women farmers, agricultural output has increased and food security has been greatly improved as a direct consequence of the household approach, and in particular, recognizing and developing women and children as decision-makers. As a consequence of the involvement of children in the household approach, there are likely to be significant intergenerational benefits. This may in the long term encourage children to stay in farming and thus reduce urban drift, rural underemployment etc. Moreover, one of the most tangible gains that both men and women respondents repeatedly mentioned is that joint planning over expenditure has enabled more children to go to school – a significant intergenerational benefit.*

## 5.4 People Living with Disability

The causes of disability are often directly related to food insecurity and poverty. Malnutrition causes 20 % of disabilities, including stunting and learning disabilities. People with disabilities are frequently excluded from agricultural employment opportunities, or agricultural development programmes as they can be considered incapable of participating and undertaking farming activities. There can also be a stigma about disability being contagious or bringing curses.

Mainstreaming disability faces similar challenges to other areas of social exclusion, including lack of reliable data or awareness of disability issues, and measuring policy outcome effectiveness. Very little was found in the literature about disability and participation and agriculture or market access; and the few that were found did not appear to have been evaluated rigorously. There is increasing interest on the international stage, for example the 2006 UN Convention on the Rights of Persons with Disabilities and the 2011 WHO/World Bank World Report on Disability. Disability NGOs and lobby organisations are also involved in shaping the post 2015 agenda (Edge 2013).

One source on the issue is a recent Disability and Agriculture edition of the New Agriculturalist which advocated for more attention on the theme and highlighted key priorities:

- Income-generating and employment opportunities that include disabled needs and priorities.
- Agricultural production technologies to be updated to meet the requirements of rural workers with disabilities.
- Occupational health and safety in agriculture, including accident prevention in agricultural and agro-forestry industries, should be promoted.



- Disability issues need to be integrated into national rural development policies and programmes.
- Develop the capacity of civil society organisations and people with disabilities to engage in policy development (Edge 2013).

Two interesting examples of disability –targeted programmes are included in the edition. However no evaluations have been found that can be reported on. In Niger, an NGO CMB International is working with disabled people and their families to develop gardens with a well and simple watering canals. In a village in Ghana, people with disabilities were finding it difficult to adapt to climate change and vulnerable to the negative effects of a changing climate. Dry season cultivation has solved many of the problems; and it was a strategy developed by them. These initiatives are said to have helped not only on a practical level but also changing attitudes to them. These give a flavour of different initiatives targeted at people living with disabilities, but no evaluations have been seen (see more at <http://www.new-ag.info/en/focus/on.php?a=3087>)

One paper shares the experience of disability organisations in the formulation of Uganda’s national poverty reduction strategy paper.

*Dube, A., 2005, [Participation Of Disabled People In The PRSP/PEAP Process In Uganda](#) [P&E; OBS]*

*Uganda was the first country to develop a poverty reduction strategy plan (PRSP). Disabled people were involved in the development of the third phase of the PRSP/Poverty Eradication Action Plan (PEAP). The research on which this report is based sought to document the experience of the disability movement in its engagement with the development and evolution of the PEAP, and to draw out potential lessons for disability movements in other countries involved in PRSP processes. What is clear is that for DPOs to effectively influence policies, in Uganda and elsewhere in Africa, the policy environment must be conducive to the participation and inclusion of disability components in government and other programmes. Disabled people’s participation in the formulation of the PRSP in Uganda increased democratic ownership of the process.*

In brief, despite growing interest in disability and agriculture, evidence is scant for approaches and interventions that have worked. No data was found regarding improving access to markets.

## 5.5 Faith


This is very limited and patchy literature on faith, religion or indigenous beliefs and how it affects agricultural productivity. One paper discusses the role of indigenous knowledge in climate change adaptation in Uganda, documenting indigenous knowledge and constraints to its use (Egeru, 2012). There are other references in news [articles](#) to beliefs of witchcraft – particularly around a weed ‘striga’ which is referred to as ‘witchweed’ and can have a detrimental effect on maize and other crops and is associated with witchcraft.

One interesting case study was stumbled across within a Sourcebook the interpretation of the Quran and women’s right to inherit land.

SNV, 2012, [Gender and Agriculture](#), Practice Brief

*Case Study by Youssouf Boubar Cissé: Women in the Zinder region in Niger could not inherit land because of the way the Quran was interpreted by local religious authorities (marabouts) to influence customary regulations on inheritance. Women could borrow or*





*lease land to grow crops but in many situations this led to losses because they were obliged to make payments in kind (part of their harvest). In addition, their access rights could be revoked at will by land owners. SNV Niger facilitated a process to collect testimonies from women. Based on this information, religious and customary leaders in collaboration with the district land commission and women organisations-interpreted the relevant passage in the Quran and concluded that women can inherit a part of the family land. Women are now (re)claiming their rights with full control of the crops grown on their own land, which has contributed to improved food security and household savings.*

The lack of information about how faith affects agricultural productivity suggests that it has not been found to be a significant determinant or constraint on productivity; however, programmes should be mindful that it can, in some cases, play a role in decision-making.



# SECTION 6

## Social Inclusion and Programmatic Issues: Design, Monitoring and Evaluation Systems

---

National-level agricultural statistics often fail to report whether farmers and agricultural labourers are men or women or from different social groups. Even most agricultural surveys treat households as single units rather than disaggregating data by sex. What passes for gender analysis is limited to comparisons of “male-headed” and “female-headed” households, ignoring the majority of women who live in households with males and likely understating gender differences in productivity.

Although there are various source books written on this area which share ‘best practice’, there is very limited data regarding empirical experience of the process of including social inclusion issues within design, monitoring and evaluation systems and reflections on processes.

It is not within the remit of this rapid review to provide overall guidance on this broad and detailed topic (or duplicate what is there), however a number of cross-cutting principles can be extracted from the literature:

- Gender and social inclusion (disability, HIV/AIDs, youth, older people) issues should be integrated from the outset within programmes. The design should include thorough social analysis
- M&E systems should have sufficient mechanisms to collect baseline data, record and track differences amongst the excluded
- Measure disaggregated affects whenever possible, and check whether the needs and interests of socially excluded groups are still; considered during implementation
- “Counting” women and girls, or other socially excluded groups is not enough. Our programmes need to be to measure and report on transformational changes, changes in opportunity structures and power relations
- There is a need for high quality rigorous evaluations – and organisations / programmes to lead on good practice!
- Social inclusion issues do not change overnight. Long-term studies are needed to assess whether transformative approaches are having effects that may not be apparent in the short term.

Useful Source books provide more guidance, steps within the programme cycle and include *FAO, 2011, [Social Analysis For Agriculture And Rural Investment Projects: Manager’s Guide; Practitioner’s Guide; Field Guide](#)*

*These three guides produced by FAO’s Investment Centre demonstrate the application of social analysis to investment programmes and projects in agricultural and rural development.*

*The Manager’s Guide addresses the needs of project managers and team leaders. It describes: the main parameters of social analysis in the context of agricultural and rural development investments, and the use of social analysis from three perspectives: international agencies; development approaches; programme cycle; and management aspects of conducting social analysis such as recruitment, roles and responsibilities.*



*The Practitioner's Guide deals with the 'why and what' questions, building on the conceptual approach in the Manager's Guide. It describes: the sustainable livelihoods framework for understanding the dynamics of rural poverty and livelihoods, social diversity and gender in the context of agriculture and rural development; main entry points for conducting social analysis; range of inputs that may be made to project design; how findings and recommendations are drawn together into a technical paper and summary matrices; and tools for tracking social aspects of development. Sections which are particularly useful in this context are the assessments of livelihood assets (including an example from Zimbabwe – Box 5); social analysis at design including targeting (self-targeting and direct targeting) and monitoring systems. It particularly focuses on poverty and gender, and other social groups to a less extent.*

*The Field Guide provides guidance on the fieldwork aspects of social analysis, based on the Practitioner's Guide. It considers: the practical aspects of integrating social analysis into missions; data collection activities and checklists for work at the national, regional and district levels and in community-based discussions, focus group discussions and individual household interviews; and participatory tools for social analysis fieldwork.*

World Bank, 2007, [Social Analysis and Disability: A Guidance Note. Incorporating Disability-inclusive Development into World Bank Supported Projects](#)

*This Guidance Note offers a practical guide to integrating social analysis and disability-inclusive development into sector and thematic projects and programs of the World Bank, but many of the checklist cans be applied to programmes more widely. It examines disability via sectors, cross-cutting issues, as well as by each of the Bank's Regions. It discusses social analysis and disability issues at design, monitoring, mid-term and final evaluation stages. Useful checklists for issues to consider are included.*


World Bank. 2006. [Youth-responsive social analysis : a guidance note](#). Social Analysis Sector Guidance Note Series. Washington D.C. - The World Bank.

*Understanding the social context in which young people live and addressing the social constraints, opportunities, and impacts that are critical to their success is essential for project's positive outcomes and sustainability. Therefore, as a part of the Bank's youth effort, the purpose of this guidance note is to highlight the social dimensions of youth across sectors, and to outline practical ways of applying youth-responsive social analysis in the design, implementation, and monitoring and evaluation of Bank-financed operations.*

World Bank. 2005. [Gender Responsive Social Analysis : A Guidance Note - Incorporating Social Dimensions Into Bank-Supported Projects](#). Social Analysis Sector Guidance Note Series. Washington D.C. - The Worldbank.

*The purpose of this guidance note is to provide an overview of salient, cross-cutting or cross-sectoral gender issues, and to outline practical ways of applying "gender-responsive" or "gender-informed" social analysis in the design, implementation, and monitoring and evaluation of Bank-financed operations. Many elements of it can be applied to programmes, particularly the checklists of key gender issues to consider at different stages of the programme cycle.*

World Bank, 2008, Module 16 'Gender Issues in Monitoring and Evaluation' in [Gender in Agriculture Sourcebook](#)



*This module aims to address gender concerns in designing agricultural and rural development projects and to provide ideas, indicators, principles, approaches, and practical options - for improving the M&E of outcomes and impacts.*

The Women's Empowerment in Agriculture Index (WEAI) index is a significant innovation in its field that measures multiple indicators of empowerment, and generates "scores" that can be compared over time

*Alkire, S., Meinzen-Dick, R., Peterman, A., Quisumbing, A., Seymour, G., and Vaz, A., 2013, [The Women's Empowerment in Agriculture Index](#) , OPHI Working Paper no. 58*

*The Women's Empowerment in Agriculture Index (WEAI) is a new survey-based index designed to measure the empowerment, agency, and inclusion of women in the agricultural sector. The WEAI was initially developed as a tool to reflect women's empowerment that may result from the United States government's Feed the Future Initiative, which commissioned the development of the WEAI. The WEAI can also be used more generally to assess the state of empowerment and gender parity in agriculture, to identify key areas in which empowerment needs to be strengthened, and to track progress over time. The WEAI is an aggregate index, reported at the country or regional level, based on individual-level data collected by interviewing men and women within the same households. The WEAI comprises two sub indexes. The first assesses the degree to which women are empowered in five domains of empowerment (5DE) in agriculture. It reflects the percentage of women who are empowered and, among those who are not, the percentage of domains in which women enjoy adequate achievements. These domains are (1) decisions about agricultural production, (2) access to and decision-making power about productive resources, (3) control of use of income, (4) leadership in the community, and (5) time allocation. The second subindex (the Gender Parity Index [GPI]) measures gender parity. This technical paper documents the development of the WEAI and presents pilot data from Bangladesh, Guatemala, and Uganda.*



# SECTION 7

## Summary and Implications

---

This rapid review has been broad in its remit and aimed to distil best practice and effective or promising interventions for social inclusion in programmes of agricultural productivity and market access. The literature used has been either secondary data, or primary sources using observational approaches with very limited experimental research / evaluations (using counterfactual approaches) found. It is highly recommended that if any of the interventions are to be explored further, that they are researched in more depth (and programmes contacted) to gain further knowledge from evaluations and lessons learnt from internal programme documents, and to assess adaptability, to the specific programme context in Zimbabwe.

### 7.1 Reflections on Mainstreaming Social Inclusion in Agricultural Productivity Programmes

Literature was found regarding social exclusion issues in agricultural productivity programmes to varying degrees – there was extensive literature on gender and access to resources; some relevant papers regarding approaches and interventions to support people living with HIV/ AIDs (PLWHA) papers regarding older people and children; and very limited data on the disabled and faith groups. The focus was around constraints to access of resources (land, agricultural inputs, water, time, human capital, financial services and extension) and what approaches and interventions supported enabling access and improving productivity. Key findings are listed below:

Gender:

- Insecurity of land tenure is linked to lower agricultural productivity and reduced access to other resources such as credit, adopting new varieties, livestock-keeping, and even participating in some groups. Tenure patterns should be identified at the start of the programme so that women's property rights are not negatively affected. Promising approaches, within the remit of the programme, include supporting legal literacy of women, so that there is greater awareness of tenure rights and the ability to exercise those rights.
- Access to finance is a critical issue in Zimbabwe, particularly for women (USAID 2012). The support of financial services to find innovative ways of meeting heterogeneous clients should be explored, for example: loan periods accommodating of the agricultural cycle; mobile banking; systems tailored towards illiterate customers such as biometric cards. It should be recognised that women's needs for saving change through their life-cycle.
- Input packages should be orientated to clients' needs, for example, offering smaller input packages for women who do not have access to cash to buy larger packets; or including clients or end-users (both men and women) in seed selection.
- Any programme to support agricultural productivity, should be informed by a thorough understanding of the competing demands for productive, reproductive and community task tasks. Time is a key constraint for women. As Ayliffe (2013) stated, thorough analysis should include the roles and time of children given that women's tasks often spill over into children's – particularly girls' tasks.





- Labour saving technologies are advocated for both household reproductive activities and productive tasks. There is a wealth of experience around labour saving technologies for reproductive activities such as water and fuel wood collection. Water technologies should take account of mixed water uses for productive as well as domestic needs. On-farm labour saving technologies can include those which are ergonomically designed to suit women for example, but care must be taken to understand the ownership, access and control of tools and technologies.
- Conservation Agriculture has been advocated as a way to reduce labour input into farms. In some programmes it has been shown that yields increased and time spent on land preparation, planting and weeding was reduced. However challenges to adoption have included cultural resistance to a farming practice that keeps crop residues as a soil cover, and a preference to burn rather than mulch crops. Further analysis is needed.
- Access to extension services is improving for women in Zimbabwe (USAID 2102) given direct marketing to women. There is debate as to whether it is better to have female extension agents or whether it is the understanding of gender issues which is of prime importance. It may be necessary to have female agents in some areas where male-female relations are limited; and it is important to train men on gender issues too. Programmes should avoid targeting only one household member, as it is then often the male head of household who attends.

#### HIV/AIDS:

- Approaches to reduce the burden on HIV/AIDS households include promoting income-generating activities that are low in inputs and labour use. Home or kitchen gardens were interesting examples of programmes to support PLWHA. Supporting PLWHA in agricultural programmes can help to reduce stigmatisation. Extension services and agricultural programmes including training, credit and seed selection need to have an 'HIV lens' so that PLWHA are able to access and take advantage of the services
- The changing household dynamic as a result of HIV - the growing number of orphans and grandmothers looking after grandchildren – has had an effect on agricultural productivity. Innovative youth farmer field schools have been set up in some areas to support the youth to learn about agricultural practices which they would have learnt from their parents. The asset base of widows and orphan children should be supported, and inheritance rights regarding land and other assets protected.

#### People with Disabilities:

- There are calls for greater attention on (the multiple) disability issues in agricultural productivity and this includes research on agricultural production technologies; and income-generating and employment opportunities that include disabled people priorities.
- 

#### Older People:

- The limited literature on older people interlinked with agricultural productivity focuses upon their wealth of knowledge and the need to learn from and capture their knowledge (such as weather patterns) ; and also calls for agricultural input schemes and financial services to be age inclusive. There is reference to women's vulnerability as widows given the loss in social and legal status; and the risk of asset loss. There is more literature regarding grandmother's changing roles in the context of HIV/AIDS, how caring for the children reduces their labour input and agricultural productivity and some experience of safety net schemes to support them.




## Children:

- Children's contributions to reproductive and productive tasks can be significant. As stated earlier, any initiative planned should take account of the time input required and the implication for households including children.
- The effect of HIV/AIDs on orphans regarding agricultural productivity includes a loss of agricultural knowledge. As mentioned, Junior Farm Field schools are an innovative response to this. Children are also vulnerable to the loss of property and inheritance rights and should be given practical tools to assert their rights, and assisted in doing so. An interesting example from Zambia shows how a 'household approach' in agricultural planning and decision-making can help a household to continue in the face of uncertainty around HIV.
- In order to improve human capital in the context of agricultural productivity, cash transfers have been advocated to support children attending school and providing access to health facilities – so that future generations benefit. The debate is on-going as to whether they should be conditional or not – but evidence in South Africa has shown that it made little difference in outcomes.

## 7.2 Reflections on Mainstreaming Social Inclusion Issues in Programmes to Enhance Access to Markets

Literature was found regarding issues of gender and access to market, but there was a lack of data about other socially excluded groups. Findings include:

- Market based development approaches generally tend to target those who are 'market ready' and do not focus upon or include the socially excluded. The programmes which were found were specifically focused upon women's access to market with two different broad approaches: i) reducing the barriers to participation in markets ; and ii) finding innovative ways to connect smallholders to markets
- Interventions which aim to remove barriers to market access for women include: improving human capital through literacy classes; linking to rural finance schemes; training on agricultural and capacity building. Some innovative programmes were shared.
- Women are more likely to engage in informal and local markets; whilst men are more likely to be involved in more formal and commercialised markets. This is due to constraints of time, travel arrangements, and socio-cultural issues. Women can be an excellent source of what works in informal markets, to link to more formalised systems.
- Various papers commented on the 'takeover' of produce by men – if agricultural productivity increases and becomes more profitable, then men are more likely to take over the products as they become on a more commercial footing. A programme intending to improve agricultural productivity and then foster greater access to markets should be aware of such intra-household dynamics.
- The role of collective action was highlighted in order to improve productivity, social capital and increase bargaining power in the market. The results are inconclusive and context specific as to whether it is more beneficial to have women-only or mixed sex groups. Women-only groups may have more positive results regarding empowerment, building confidence and leadership skills'; but mixed-sex groups allow women to tap into men' networks, resources and information. A flexible approach as to what is most suitable in different contexts is advocated.
- Innovative ways of linking farmers to markets was shared, including: playing a facilitative role in connecting people, firms, or institutions already in the market system; playing a service provision role in markets directly to fill gaps in the market



system; and intervening directly in markets, informed by an understanding of market incentives, so as to disrupt markets and rebalance power. One notable model was the 'lead-firm model'.

### 7.3 Design, Monitoring and Evaluation (M&E)

- It is strongly advised that in-depth contextual social / participatory and vulnerability analysis is carried out and underpins the design of the programme. This would include situation analysis, and the identification of the causes of poverty and vulnerability. It would enable understanding of livelihood strategies within a wider social and economic context.
- Ideally the goal, purpose or objectives of the programme should explicitly refer to social inclusion issues and reflect their different needs and priorities. Social inclusion issues need to be mainstreamed rather than being tagged on as a specific result area.
- Having the appropriate skill set and 'point of contact' within the design team (and going forward to implementation) will be important for successful mainstreaming.
- M&E systems should have sufficient mechanisms to collect baseline data, record and track differences amongst the excluded. Data should be disaggregated whenever possible. Data on gender should be disaggregated according to de jure female headed households, de facto female headed households, and women within male headed households. Quantifying numbers of socially excluded involved in programmes is not enough. Programmes need to be to measure and report on transformational changes, changes in opportunity structures and power relations
- There is a need for high quality rigorous evaluations – and organisations / programmes to lead on good practice!

Social inclusion issues do not change overnight. Long-term studies are needed to assess whether transformative approaches are having effects that may not be apparent in the short term.




# SECTION 8

## Bibliography

---

- Akeredolu, M., 2013, Reducing the Gender Gap in Agricultural Extension and Advisory Services: Finding the Best Fit, MEAS Discussion Paper 2
- Arnold, C., Conway, T., and Greenslade, M., 2011, Cash Transfers: Literature Review, DFID
- Ayalew Ali, D., Deininger, K., Goldstein, M., 2011, Environmental and Gender Impacts of Land Tenure Regularization in Africa: Pilot evidence from Rwanda, World Bank Policy Research Working Paper 5765
- Ayliffe, 2013, A Rapid Desk-Based Study of Evidence on How Social Issues Affect Market Engagement and Livelihood Strategies, Evidence on Demand
- Baudron, F., J.A. Andersson, M. Corbeels and K.E. Giller, 2011. Failing To Yield? Ploughs, Conservation Agriculture and The Problem of Agricultural Intensification An Example From The Zambezi Valley, Zimbabwe, Journal of Development Studies, 48 (3) , 393-412
- Beccx, G., and Davies, I., 2013, The Lead-Firm Model: Connecting smallholders to high-value markets in Tanzania, Oxfam Discussion Paper
- Bishop-Sambrook, C., Kienzle, J., Mariki, W., Owenya, M. and Ribeiro F., 2004, 'Conservation Agriculture as a labour saving practice for vulnerable households: A study of the suitability of reduced tillage and cover crops for households under labour stress in Babati and Karatu Districts, Northern Tanzania', joint study by IFAD/FAO, Rome
- Carr, M., and Hartl, M., 2010, Lightening The Load: Labour-Saving Technologies And Practices For Rural Women, Practical Action and IFAD
- Chirwa, E., and Dorward, A., 2013, Agricultural Input Subsidies: The Recent Malawi Experience
- DFID, 2005, Reducing Poverty by Tackling Social Exclusion: A DFID Policy Paper
- Coon, K., Ogden, J., Odolon, J., Obudi-Owor, A., Otim, C., Byakigga, J., Sebanj, P., 2007, Transcending Boundaries to Improve the Food Security of HIV-affected Households in Rural Uganda: A Case Study, PAFOSE
- Datta, D., and Njuguna, J., 2009, Food Security in HIV/AIDS response: Insights from Homa Bay, Kenya, Journal of Social Aspects of HIV, Vol. 6, No.4
- De Souza, R., Heinrich, G., Sebanja, P., Ogden, J., Mauambeta, D., Gelman, N., and Oglethorpe, 2008, Using Innovation To Address HIV, AIDS, And Environment Links: Intervention Case Studies From Zimbabwe, Uganda, and Malawi, Popul Environ



Egeru, A., 2012, Role of Indigenous Knowledge in Climate Change Adaptation: A Case Study of the Teso Sub-Region, Eastern Uganda. Indian Journal of Traditional Knowledge. Vol. 11 (2).

Ephraim W., Chirwa, P., M. Mvula, Dorward, A., and Matita, M., 2013, FAC Policy Brief 57 Fertiliser Use on Women's Plots: An Intra-Household View of the Malawi Farm Input Subsidy Programme, FAC Policy Brief 57

Farnworth, C., and Munachonga, M., 2010, Gender Approaches in Agricultural Programmes – Zambia Country Report: A special study of the Agricultural Support Programme (ASP)

FAO, 2011, The State of Food and Agriculture: Women in Agriculture

FAO, IFAD, World Bank, 2008 Gender in Agriculture Sourcebook

FAO, IFAD, ILO, 2010 Gender-Equitable Rural Work To Reduce Poverty And Boost Economic Growth

FAO, IFAD, ILO, 2010, Making Migration Work For Women And Men In Rural Labour Markets

FAO, IFAD, ILO, 2010, Women In Infrastructure Works: Boosting Gender Equality And Rural Development

Fraser, A. 2009, Harnessing Agriculture for Development, Oxfam International Research Report, September 2009

Gillespie, S., and Bourdillon, M. F. C.; Hebinck, P.; Hoddinott, J.; Kinsey, W. B.; Marondo, J.; Mudege, N.; Owens, T., 2007, Assessing the impact of high-yield varieties of maize in resettlement areas of Zimbabwe in Adato, M.;Meinzen-Dick, R. , Agricultural research, livelihoods, and poverty: studies of economic and social impacts in six countries 2007 pp. 198-237

Giovarelli, R., Lastarria-Cornhiel, S., Katz, E., and Nicols, S., 2005, Gender Issues and Best Practices in Land Administration Projects, the World Bank Group

Global Alliance for Clean Cook Stoves, 2013, Scaling Adoption of Clean Cooking Solutions for Women's Empowerment

Grace, D., and MacMillan, S. 2010. Livestock and Women's Livelihoods: A Review of the Recent Evidence, Discussion Paper No. 20. Nairobi, Kenya, ILRI


Hawkes, C., Ruel, M., Sifri, Z., Leroy, J., Low, J., Brown, L., and Frongillo, E., 2010, Agricultural Interventions and Nutrition: Lessons from the Past and New Evidence in Thompson, B., and Amoroso, L., 2010, Combating Micronutrient Deficiencies: Food-based Approaches, FAO

Hoddinott, J., 2009, Conditional Cash Transfers – A Way Out? In Ed. Devereux, S., 2009, Cash Transfers – to Condition or Not to Condition? IDS Insights Paper

Holden, Stein T. and Deininger, Klaus and Ghebru, Hosaena (2007): Impact of Land Certification on Land Rental Market Participation in Tigray Region, Northern Ethiopia.

IDS, 2009, Transfers – to Condition or Not to Condition?





Jallow, I., J., 2005, Presentation during Session 1: International Perspectives , 2005 World Food Prize International Symposium, October 13-14. Des Moines Iowa, USA.

Kaaria, S. , Njuki, J., Abenakyo, A., Delve, R., and Sanginga P., 2008, Assessment of the Enabling Rural Innovation (ERI) approach: Case studies from Malawi and Uganda, Natural Resources Forum, Volume 32, Issue 1

Karlan, D., & Zinman, J., 2007. "Credit Elasticities in Less-Developed Economies: Implications for Microfinance" CEPR Discussion Papers 6071, C.E.P.R. Discussion Papers

Kabeer, N., 2005, Social Exclusion: Concepts, Findings and Implications for the MDGs <http://www.gsdr.org/docs/open/SE2.pdf>

Kadiyala, S., 2007, "HIV/AIDS and Food and Nutrition Security: From Evidence to Action," Food Policy Review 7 (2005), accessed online at [www.ifpri.org](http://www.ifpri.org), on March 29, 2007.

Kevane, M. 2004. Women and Development in Africa: How Gender Works

King, E., Klasen, S., and Porter, M., 2007, Copenhagen Consensus 2008 challenge paper: Women and Development

Place, F., Adato, M., Hebinck P., and Omosa, M., 2007, Impacts of Agro-Forestry Soil Fertility Replenishment Practices on the poor in western Kenya In Agricultural Research, Livelihoods and Poverty: Studies of Economic and Social Impacts in Six Countries, ed. M.Adato and R. Meinzen-Dick

MacDonald, C., Main, B., Namarika, R., Yianakis, M., Mildon, A., Small-animal Revolving Funds: an Innovative Programming Model to Increase Access to and Consumption of Animal-source Foods by Rural Households in Malawi , In Eds. Thompson, B., and Amoroso, L., 2010, Combating Micronutrient Deficiencies: Food-based Approaches, FAO

Manfre, C. 2011. Extending the Benefits: Gender-equitable, ICT-enabled Agricultural Development. In ICT in Agriculture: Connecting Smallholders to Knowledge, Networks, and Institutions Esourcebook. Washington, D.C.: The World Bank.

Manfre, C., Rubin, D., Allen, A., Summerfield, G., Colverson, K., and Meinzen-Dick, R., and Quisumbing, A., 2012, Closing the Gender Gap. Chapter 4 in IFPRI, 2012, Global Food Policy Report


Mayoux, L., and Hartl, M., 2009, Gender and Rural Microfinance: Reaching And Empowering Women. Guide for Practitioners

Mendoza, R., and Thelen, N., 2008, Innovation to Make Markets More Inclusive for the Poor, Development Policy Review, 2008, 26 (4), 427-458

Murphy, L., 2008, AIDS and Kitchen Gardens: Insights From A Village In Western Kenya, electronic Journal of Agricultural and Development Economics

NWP (2004) Smart Water Solutions - Examples Of Innovative, Low Cost Technologies For Wells, Pumps, Storage, Irrigation And Water Treatment

Nyikahadzoi, K, 2013, Enhancing Social Support System for Improving Food Security Among the Elderly Headed Household in Communal areas of Zimbabwe. Journal of Food Research, 2 (3), 46-54



Njenga, B.K. (2001) 'Upesi Rural Stoves Project' in Misana, S. and Karlsson, G.V. (eds), *Generating Opportunities: Case studies on energy and women*, UNDP

OECD, 2009, Gender, Institutions and Development Database [www.oecd.org/dev/gender](http://www.oecd.org/dev/gender)

Paris, T. and Chi, T.T.N. (2005) 'The impact of row seeder technology on women labor: A case study of the Mekong Delta, Vietnam', *Gender, Technology and Development*, 9(2): 157–184.

Pasteur, K., 2011, *From Vulnerability to Resilience, Practical Action: A Framework for Analysis and action to Build Resilience* <http://practicalaction.org/media/preview/9654>

Peterman, A., 2012, *Widowhood and Asset Inheritance in Sub-Saharan Africa: Empirical Evidence from 15 Countries*, *Development policy Review*, 30 (5), 543-571

Practical Action, 2011, *From Vulnerability to Resilience: Programme Briefing* <http://practicalaction.org/media/preview/22336>

Quisumbing, A., and Pandolfelli, L., 2009, *Promising Approaches to Address the Needs of Poor Female Farmers: Resources, Constraints and Interventions*, IFPRI Discussion Paper 00882

Ragasa, C., Berhane, G., Tadesse, F., and Seyoum Taffesse, A., 2012, *Gender Differences in Access to Extension Services and Agricultural Productivity*, ESSP Working Paper 49

Robinson, P., Mathew, B., and Proudfoot, D., 2004 *Productive Water Strategies for Poverty Reduction in Zimbabwe* in Moriarty, P., and Butterworth, J., 2003 *Beyond Domestic, Case Studies on Poverty and Productive Uses of Water at the Household Level*

Rose, L., 2006, *Children's Property And Inheritance Rights And Their Livelihoods: The Context Of HIV And AIDS In Southern And East Africa*

Sahan, E., and Fischer-Mackay, J., 2011, *Making Markets Empower the Poor*, Oxfam Discussion Paper

SNV, 2012, *Gender and Agriculture*, SNV Practice Brief, SNV

SNV, 2011, *Gender Mainstreaming in Value Chain Development and Toolkit*, SNV

Stuart, G., Ferguson, M. & Cohen, M, 2011, *Microfinance & Gender: Some Findings from the Financial Diaries in Malawi 'Identifying Gender-Specific Financial Behaviour In Malawi'*

Turrall, S. (Ed.), 2012, *Innovative Approaches to Gender and Food Security: Changing Attitudes, Changing Behaviours*, IDS Food Security Insights, January 2012

UNAIDS, 2006, *Report on the Global AIDS Epidemic*

USAID, 2005, [Enhancing Women's Access to Markets: An Overview of Donor Programs and Best Practices](#), GATE Analysis Document

USAID Zimbabwe, 2012, *Gender Analysis and Assessment for Feed the Future Programming*, Report

United Nations International Research and Training Institute for the Advancement of Women (INSTRAW), *Glossary of Gender Terms* <http://www.un-instraw.org>



Were E., Swallow B., Roy J. 2006. Water, Women and Local Social Organization in the Western Kenya Highlands. ICRAF Working Paper No. 12. Nairobi. World Agroforestry Centre

World Bank, 2012, World Development Report 2012: Gender, Equality and Development

World Bank, 2008, World Development Report 2008: Agriculture for Development

Yamano, T., Deininger, K., Ayalew, D., 2006, Legal Knowledge and Economic Development: The Case of Land Rights in Uganda