

A close-up photograph of a woman with dark skin, wearing a blue headwrap and a vibrant, patterned dress with orange, yellow, and blue circular motifs. She is looking down at a silver mobile phone held in her hand. The background is a rustic setting with a wall made of vertical wooden poles and a thatched roof of dried reeds. The lighting is warm and natural.

GENDER CASE STUDY

Mercy Corps AgriFin, June 2021



AGRIFIN



Dalberg

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Agriculture is central to Sub-Saharan Africa's economy, with the potential to increase incomes and job opportunities, but persistent challenges exist

Agriculture presents a significant opportunity for Sub-Saharan Africa...

- **Africa has huge potential to contribute to food security** – With the ability to produce 2 – 3x more cereals and grains if it intensified its agricultural productivity, adding 20% to the world's current output. Similar increases are possible for other values chains
- **ILO indicates that the agriculture sector in SSA has enormous potential to raise incomes** through interventions such as promoting agricultural productivity growth
- **FAO estimates that 54% of Sub-Saharan Africa's (SSA) workforce relies on agriculture** for livelihoods, income and employment, especially in family (subsistence) farming. Agriculture also has enormous potential to create jobs through interventions to promote agricultural growth

... however, persistent challenges may prevent the realization of this opportunity. These challenges include:



Limited access to markets: Farmers have limited access to markets in SSA compared to other regions



Limited access to finance: Sub-Saharan Africa's agriculture is grossly undercapitalized with capital per person working in agriculture being much less than in other developing regions



Climate change: The Intergovernmental Panel on Climate Change (IPCC) predicts that climate change could cause potential crop yields from rain-fed agriculture to decline by 50% in some African countries, yet Africa has low use of irrigation and dependence on rain-fed agriculture contribute to the continent's low agricultural productivity



Low quality inputs: Farmer usage of modern agricultural inputs in Sub-Saharan Africa is lower compared to other regions. For instance, World Bank notes that irrigation and tractor use is negligible

There are certain challenges that disproportionately affect women resulting in a gender gap in agriculture

1 Women have lower access to markets and market intelligence. This is driven by limited access to digital infrastructure, lower digital literacy levels, and lower access to logistics resources. E.g., A digital marketplace in Kenya reported having only 30% women users.

2 Women have lower digital literacy levels, restricting their ability to learn new skills to improve productivity and climate resilience. E.g., Women have less formal training in ICT skills compared to men, limiting usage of agricultural digital products.

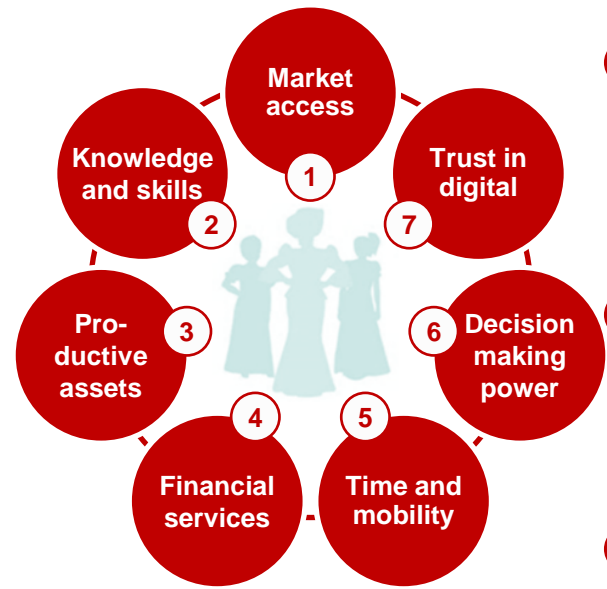
3 Women have lower access to productive assets such as land, labor, and mechanization. E.g., Only 7% of women in Kenya own land alone and those who own land do so jointly (31%).

4 Women have limited access to credit and digital savings products. E.g., In Kenya, access to formal agricultural finance is lower for women farmers (10%) as compared to men (14%) due to lower control over resources accepted as collateral and lower access to financial information.

7 Women have lower trust in digital financial products, requiring more support to leap into adoption. E.g., GSMA reported that women usually require more interactions with agents than men before they feel comfortable using mobile money services.

6 Women have limited decision-making power at the household level and lower control over finances. E.g., In a Tanzania study by CARE, 50.6% of women agreed with the statement that most household decisions should be done by men.

5 Women have additional time and mobility constraints due to gendered norms. E.g., In Uganda, women farmers reported spending double the time on daily unpaid care work as compared to men farmers.



The opportunity for the sector in closing the gender gap

Closing gender gaps in agriculture could generate significant gains for the agriculture sector, as well as broader socio-economic outcomes



The opportunity for the agricultural sector

- Women comprise, on average, 43% of the agricultural labor force in developing countries. In Sub-Saharan Africa specifically, women comprise over 50% of the agricultural labor force.
- Closing the gender gaps results in gains for the agriculture sector, as well as broader socio-economic outcomes:



Yields: In Kenya, it was found that an increase in women's empowerment¹ (see definition below) in maize by 1% led to a 6.4% in maize yields due to improved uptake of farming technologies and services



Food Security: Closing the gender yield gap could raise total agricultural output in developing countries by 2.5% - 4% to feed an additional 100-150 million people



Climate resilience: Women experience greater negative outcomes from the climate crisis e.g., as a result of engagement in occupations most at risk of the climate crisis. Increasing women's access to climate smart digital agriculture solutions can reduce the effects of soil erosion and degradation, increasing ability to cope with extreme weather events



Broader socio-economic benefits: Increasing women's share of household income by supporting their agricultural activity can help drive greater household socio-economic benefits including nutritional outcomes. Increasing women's income by USD 10 achieves the same improvements in children's nutrition and health as an increase to a man's income of USD 110

¹ Female empowerment refers to: (i) Sole or joint participation in at least one decision related to farming, and fishery production, (ii) Owns at least one major household asset, (iii) Sole or joint control over income for at least one related to farming, livestock farming, and fishery production, (iv) A member of at least one formal or informal group, (v) Spent less than 10.5 hours on paid and unpaid work the previous day

Digital solutions can empower smallholder farmers and help bridge the gender gap, but need to account for gender considerations



Digital solutions can help bridge the gap

Digital solutions hold the potential to bridge the productivity gap in agriculture e.g., by enhancing information access, fostering market linkages and democratizing access to mechanization and logistics:

-  **Market access and linkage:** Using digital solutions to aggregate produce through farmers' organizations can help to overcome a key barrier in sourcing from women farmers who have lower market access relative to men
-  **Skills development:** Leveraging digital solutions to deliver learning content digitally can help bridge the literacy gap on good agricultural practices
-  **Mechanization:** Leveraging digital platforms that are democratizing access to mechanized equipment, which women currently have limited access to, can help bridge the gap
-  **Non-labor agricultural inputs:** Digital platforms offering input credit are helping women, who have lower access to inputs, access quality, certified inputs such as seeds and fertilizers which is enhancing their productivity



Key considerations for organizations

If implementation is unintentional, the potential of transformative approaches to address the gender gap is limited. Organizations that introduce a gender lens should consider the following:



Systematic reviews of policies, laws and regulations strengthens women's rights through identifying constraints that limit their access and control of resources which limits their productivity while strengthening inclusive policy making processes



Gender budgeting is about being intentional in allocating budget to incentivize reform and achieve concrete impacts on gender equity



Improving the quality of gender disaggregated data to support evidence-based policy-making ensures that decision making is based on concrete evidence backed by data on what interventions best serve women's needs



Look out for and track unintended consequences to understand how empowerment efforts can upset power dynamics and lead to cases of domestic abuse, community isolation, increased burden of household responsibilities etc.

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An organization's gender status can be understood through a gender lens from gender unintentional to gender transformative

What is a gender lens:

- A scale showing how gender differences and relations are relevant for investments and projects.
- Integrating a gender lens involves taking a perspective that pays particular attention to how gender differences and relations are relevant for investments and projects

Gender unintentional

Initiative does not integrate a gender lens in the proposed approach, nor target gender gaps/barriers.

Gender intentional

Initiative is designed to reduce gender gaps/barriers in access to resources or increase the evidence base around gender gaps/barriers.

Gender transformative

Initiative is designed to reduce gender gaps/barriers in agency or control over resources.

Gender transformative approaches tackle the root causes of gender inequality and create sustainable impact

Gender Transformative Approaches

Definition:

- Gender transformative approaches (GTAs) are interventions that create opportunities to challenge gender norms, promote the influence of women in communities, and address unequal power relations between men and women.
- Solely integrating women into development processes is not enough to effect change because it pays little attention to the underlying inequalities that primarily disadvantage women. Applying GTAs to development activities can have the following impact:

1 Tackle the root causes of gender inequality

2 Create sustainable impact

In their design, GTAs have the following core characteristics:

- **Address the underlying social norms, attitudes and behaviors** that perpetuate gender inequalities
- **Use participatory approaches** to facilitate dialogue, trust, ownership, visioning and behavior change at various levels
- **Require critical reflection on deep-rooted social and gender norms and attitudes** in order to challenge power dynamics
- **Explicitly engage with men and boys** to address the concepts of masculinity and gender
- **Engage with influential norm holders**, such as traditional and religious leaders, lead farmers, extension workers, local authorities, etc.
- **Have flexibility** and may be adapted to different contexts

Transformative approaches that consider gender dynamics, providing equitable access through digital solutions have the potential to address the gender gap

Best practices can support women throughout the customer journey to overcome barriers for access and active use of digital products and services

Barriers	<ul style="list-style-type: none"> Limited mobility restricts women's movement to public areas e.g., towns where digital solutions are advertised 	<ul style="list-style-type: none"> Complex registration processes for women Lower usage by women due to varied onboarding/training 	<ul style="list-style-type: none"> Women often have poor mobility and limited time to travel to source inputs Limited awareness and understanding of insurance services constrains uptake Limited digital literacy affects how women engage with platforms 	<ul style="list-style-type: none"> There is limited self-initiative to explore other products beyond what is learnt from field agents
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Product Journey				
	1	2	3	4
	Awareness	Onboarding & Training	Product use & Experience	Advancement & support
What works	<ul style="list-style-type: none"> Targeted media campaigns to create awareness of digital products/services among women farmers Target farmer and savings groups to reach women using field agents as women are more receptive to human touch points 	<ul style="list-style-type: none"> Adapt training for women's needs and convenience such as commonly watched farming shows Use Village-Based on-the-ground agents to support women farmers to register and onboard onto platforms 	<ul style="list-style-type: none"> Locate collection/aggregation points close to women to mitigate time/mobility constraints Use farmer groups to reach women farmers, leveraging on the ground agents to make market intelligence information available to women Use a Village-Based Agent (VBA) model to enhance last-mile delivery of inputs Increased promotion of digital savings products which are in high demand with women Provide education to women on alternative collateral requirements for input loans/insurance Increase women farmer's access to CSA¹ solutions through innovative financing schemes tailored to women's limited access to assets 	<ul style="list-style-type: none"> Leverage field agents to follow up with women and encourage digital usage Adopt end-to-end value chain solutions as they are effective in supporting women with financial services, inputs, technical assistance, guaranteed buyers etc., transitioning them to commercial farming

Note: (1) CSA- Climate Smart Agriculture is important for women as they are the most vulnerable to climate change and should be key customers for CSA providers
 Source: Dalberg Analysis 2021,

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There are four key steps that organizations can take to build towards a gender transformative approach

Inception



Develop an understanding of where the organization stands on (i) intent and gender status, and (ii) gender transformation strategy

Monitoring, evaluation and learning plan



Identify key indicators that can be used to support learning on the progress of implementation of transformative approaches

Foundational interventions



Adopt interventions that need to be implemented and form a good foundation for gender transformative approaches. i.e., gender-disaggregated data

Transformational interventions



Incorporate design principles and tailor products and services to specifically address gender dynamics and reach more women

Understand the gender lens status and be intent on adopting a gender transformative approach



Gender lens
status

To successfully adopt and implement a gender transformative approach, it is necessary for an organization to first **analyze its own internal and program culture by identifying gaps and strengths to determine where it lies on the gender lens scale, i.e., gender unintentional, intentional, or transformative.** This step enables the organization to then deliberately realign its programming and internal culture to its gender strategy aspirations



Intent to adopt
a gender
transformative
strategy

Once aware of its gender lens status, **an organization must then be intentional about adopting and implementing a gender lens strategy.** This is a deliberate process that involves either developing a customized gender strategy or adapting an existing one to fit organizational needs and aspirations



Gender
transformatio
n strategy

Adopting and implementing a gender transformative strategy entails the dual process of deliberately introducing gender lens mainstreaming and engaging a gender lens advisor (GLA)¹ to mainstream gender considerations and goals in all the organization's activities



Develop a set of indicators linked to outcomes and impact vision to support an understanding of the gender impact

Principals to develop useful indicators

The **S.M.A.R.T framework** is a useful method to develop indicators to ensure learning. The guidelines of this framework include:

- **Specific:** The measured changes should be expressed in precise terms
- **Measurable:** Capacity to be counted, observed, analyzed, tested, or challenged
- **Achievable:** Information is attainable at a reasonable cost within set timeframes
- **Relevant:** Relevant to those who will use the data (e.g., foundation, grantees)
- **Timebound:** There should be a time limit within which changes are measured

Examples of key indicators (not exhaustive)

Indicator Area	Indicators
Indicators related to improved agency/or are in leadership roles	<p>Leadership:</p> <ul style="list-style-type: none"> • % women representation in agricultural panel discussions • % women representation of boards of agricultural companies • # female extension officers <p>Agency:</p> <ul style="list-style-type: none"> • Key factors that lead to increase in agency • # women who note they control of personal decisions related to finances/income
Indicators related to access to Resources	<p>Productivity:</p> <ul style="list-style-type: none"> • # women farmer active use of digital products/services • Yield of women farmers • # hours saved by women as a result of agricultural innovation • # women who own/have access to (leasing) agricultural assets/own jointly e.g., tractors, irrigation pumps • % women selling their produce through digital platforms <p>Climate resilience:</p> <ul style="list-style-type: none"> • # women access extension services • # of women adopting regenerative agriculture practices • # women who used access to weather information to adjust farming practices
Indicators related to supportive Institutional and social structures	<p>Group voice:</p> <ul style="list-style-type: none"> • % women in leadership positions in commercial agriculture • % women leadership in groups • Female membership in agricultural cooperatives and farmer associations <p>Norms/policy:</p> <ul style="list-style-type: none"> • # women who hold land titles



Foundational interventions including disaggregating data are the key initial building blocks for gender transformation

1

Including women in design

Include women in digital product/service design teams to ensure women's perspectives are incorporated in the design process from the outset

2

Reviewing requirements

Review requirements to enable access for women where they must meet requirements beyond a fee payment to access products or services to mitigate women's lower access to productive resources

3

Collecting gender disaggregated data

Collect, analyze and apply gender disaggregated data to inform decision and policy making across the product use journey. The first phase can cover technical training of partners on collecting gender disaggregated data and developing nuanced gender targets and KPIs

4

Identifying a gender focal point*

Identify a gender focal point as a point of contact on implementing gender inclusive programming



At the product, service & channel level, specific guidance can be provided to support partner transition from neutral/aware to transformative (1/2)

Innovations		Suggested AgriFin guidance/support for partners
1 Market access innovations	Online marketplaces	<ul style="list-style-type: none"> • Leverage agents and use farmers groups to make market intelligence information available to women at the village level to address market information constraints facing women and enhance their decision making on what crops to grow and buyers to engage
	Buyer linkage & aggregation	<ul style="list-style-type: none"> • Bring produce aggregation and input delivery points closer to women farmers to mitigate women's time and mobility constraints
2 Land related innovations	Climate smart technologies	<ul style="list-style-type: none"> • Provide climate smart solutions to develop innovative financing schemes for their product offerings tailored around women farmer's lower incomes and limited access to assets
	Satellite mapping	<ul style="list-style-type: none"> • Leverage on the ground agents to enhance women farmers access to information crucial to climate resilience as women are less likely to own phones compared to men. This will enhance women's decision-making regarding planting schedules and crop types



At the product, service & channel level, specific guidance can be provided to support partner transition from neutral/aware to transformative (2/2)

Innovations		Suggested AgriFin guidance/support for partners
3 Skills and development innovations	eLearning Platforms	<ul style="list-style-type: none"> • Integrate Interactive Voice Response (IVR) as an additional content delivery mode to increase engagement among women who may need to multi-task while learning • Ensure timing of digital learning content matches times women are more likely to be free to increase engagement as women are more likely to be time constrained • Indicate the source of the digital content as women are more likely to engage with content when they know the source
	On-the-ground training	<ul style="list-style-type: none"> • Offer in person training whenever possible. Women prefer this approach as it offers them an opportunity to ask questions and observe examples, and offer networking and interaction opportunities with other farmers and the trainers
4 Capital and infrastructure innovations	Financial services	<ul style="list-style-type: none"> • Promote digital savings products as evidence indicates a high demand from women but there has been little effort in promotion • Work with insurance partners to raise awareness on the benefits of insurance and shift women farmer's negative perceptions of insurance
	Digitized mechanization	<ul style="list-style-type: none"> • Establish mechanical equipment operation training programs aimed at women to drive women's participation and leadership in the operation of agricultural machinery
	eLogistics	<ul style="list-style-type: none"> • Enhance last-mile delivery of inputs between agrovet stores and farmers' homes/farms to increase their access to quality inputs and to mitigate women's time and mobility challenges

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