Mainstreaming gender in an agricultural M4P programme: MADE's approach in practice

Case study # 2 - November 2015

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The "Market Development Programme for Northern Ghana"

The Market Development Programme for Northern Ghana (MADE) is a four-year programme funded by the UK Department for International Development (DFID). MADE contributes towards the achievement of DFID Ghana's objective to promote growth and reduce poverty in the 63 districts covered by the Savannah Accelerated Development Authority. The expected impact of the MADE programme, spanning 2013–2018, is to stimulate economic growth and reduce poverty in the Northern Savannah Ecological Zone.

MADE uses the Making Markets Work for the Poor (M4P) approach to achieve a positive change in the annual real incomes of over 78,000 women and men smallholder farmers (SHF) and small-scale entrepreneurs engaged in its target market sectors. Crucially, the programme's focus on M4P determines that MADE only supports financially self-sustainable initiatives that offer social returns of a scalable nature.

This case study

There is ample evidence on the social and economic benefits of gender inclusion. One of MADE's objectives is showing to our implementing partners that, beyond social considerations, gender inclusion makes business sense.

This case study aims to present practical insights to guide partners looking to mainstream gender through a presentation on how MADE recognises entry points. Building on best practices, the study explores how a programme like MADE can make use of what is already taking place – through targeted dissemination, for instance. After presenting general frameworks that MADE uses (such as M4P and the Women's Economic Empowerment), the case study compares MADE's approach two years into implementation with best practices in agriculture development projects. It then presents lessons learned.

Overview of best practices in gender mainstreaming

The *Discussion Paper for an M4P WEE Framework*¹ provides a practical comparison of how the M4P and WEE approaches complement each other. The author suggests that, while the M4P approach assumes that poverty reduction will be reduced through economic growth, it is too gender insensitive to ensure gender considerations are mainstreamed in market development projects. Therefore, a conscious effort on the part of development programme needs to take place in order for women to be effectively targeted.

The OECD defines gender equality as "the equal enjoyment by women and men of socially valued goods, opportunities, resources, and rewards. The aim is not that women

M4P is an approach to develop market systems so that they function more effectively, sustainably and beneficially for poor people, building their capacities and offering them the opportunity to enhance their lives.

and men become the same, but that their opportunities and life chances become and remain equal."The author notes that, regarding the fourth element of the commonly accepted WEE definition presented above (ie decision-making authority), it is arguable that M4P should not be concerned with it as it is a social consideration, and M4P is concerned with economic considerations. However, she goes on to

¹ JONES L., "Discussion Paper for an M4P WEE Framework: How can the Making Markets Work for the Poor Framework work for poor women and for poor men? (The Conceptual Paper for a Multi-Stage Process)", January 2012, Springfield Centre for Business in Development

present recent findings that directly relate empowerment to economic development, as a justification for including women social empowerment metrics (including economic) in results measurement plans for M4P interventions.

In addition, the M4P framework presents the limitation that burdens and constraints that are specific to women (such as unpaid work) are not automatically assessed, which limits the potential impact of interventions as it fails to capture women's limited capacity to respond to programme interventions. It also does not explicitly set out how gender considerations could be mainstreamed. This does not mean. however, that the M4P framework automatically limits the impact it can have on women - it is rather how it is used that can have this effect. Indeed, as the author states, it offers solutions to overcome women's time constraints: development of services such as labour-saving technology, child and elder care, improved access to water and so on. First, however, baseline research and analysis must determine women's paid and unpaid workload in the target context, and how a programme will support women to increase incomes without causing an undue work burden or negative impact on women's well-being". Indeed, a good market diagnostic with a thorough gender screening for each intervention is necessary for the good implementation of an intervention.

Importantly, the author notes that women cannot be considered a uniform group: "within a specific context, women are differentiated by class, caste, religion, race and ethnicity, facing dissimilar barriers and unequal access to opportunities". In the MADE programme, this goes beyond – while we operate in the North of Ghana, there are considerable differences in the way women are considered between villages that are within 15km of each other. The three maps in Appendix 1 provide an overview of the different situations faced by women who live and work within the same region, but reside in different communities or districts. This situation requires careful planning at community level for mainstreaming gender under the MADE the programme, as constraints women smallholders and small-scale entrepreneurs face widely with geographical vary location.

The *Discussion Paper for an M4P WEE Framework* also suggests that, because market research and general literature generally focus on men's behaviour in certain contexts, there is a generalised lack of understanding of the way women act in terms of networking, access to knowledge, consumer patterns and roles along the value chain.

In order to achieve gender mainstreaming in market development programmes, the author presents the two most commonly accepted approaches:

- The transversal or integrated approach, where gender is included throughout the planning and implementation phase (ie involves gender market screening tools at the design phase, disaggregated data throughout monitoring, and gender screening prior to intervention implementations);
- The *gender-specific approach* builds on the transversal approach to address specific areas of intervention that are the only way of ensuring gender considerations are effectively addressed.

A combination of the M4P and WEE frameworks would result in a gender-sensitive M4P approach to market development, as illustrated in Figure 1.

Figure 1: The five components of the M4P intervention cycle (arrows) combined with the WEE framework (rectangles):



In *Intervention guide for the women's empowerment in agriculture index (WEAI)*^P, the authors present USAID's best practice in gender mainstreaming in agriculture projects. They begin by emphasising the importance of conducting gender analyses (called screenings in MADE) prior to the implementation of all programme interventions, which can then be complemented with the WEAI tool to ensure gender is effectively mainstreamed. They sustain that this clear analytical framework for understanding gender dynamics needs to be complemented with a clear theory of change that guides implementers through the selection of interventions and activities.³

² STERN M; JONES L; HILLESLAND M; "Intervention guide for the women's empowerment in agriculture index (WEAI): practitioners' guide to selecting and designing WEAI interventions", USAID, March 2015

³ In line with DCED best practice, MADE not only has a programmatic theory of change – it also has detailed results chains under each intervention.

The authors mention the difficulty in avoiding a displacement effect, where women are pushed out of traditional activities by men once they become more profitable (through commercialisation or mechanisation, for example). Their guide suggests a number of measures that can be used to minimise this effect and "protect women's control of production, resources and profits".

The guide presents five main areas ("domains") where gender can be mainstreamed in development projects, namely:

- Domain 1: decision-making over production
- Domain 2: access to productive resources (that is ownership, access to, and decision-making power)
- Domain 3: control over use of income
- Domain 4: community leadership⁴
- Domain 5: time allocation

Under each of these areas, the authors provide a selection of potential interventions based on best practices. The following section explores how selected MADE interventions mirror best practices, while providing an overview of practical next steps development partners can emulate.

The following pages are divided into the domains and example interventions outlined in the WEAI. They provide a practical insight into MADE practices and challenges faced to date in mainstreaming gender across agricultural M4P interventions. For ease of use, they are presented standalone as technical fiches that other practitioners can reference.

⁴ Domain 4 is less relevant to MADE activities and is not explored in the technical fiches below.

Intervention 1: increase women's access to extension and advisory services

Any M4P approach to agricultural market development will consider knowledge gaps as a major constraint, therefore most programmes include the facilitation of extension and advisory services to smallholder farmers. Importantly, understanding that women and men will have different access to these services will determine the gender inclusiveness of these interventions. A number of factors can increase women's inaccessibility to these services, including the fact that most Agricultural Extension Agents (AEAs) tend to be male, that these services usually target farmers with larger holdings or increased access to inputs such as irrigation (less likely to be women), and that higher illiteracy rates amongst women¹ make these services less accessible to them.

In order to address these issues, MADE:

• *Engages with female AEAs*. In Ghana, 13% of AEAs are women. As Table 1 shows, MADE is above this percentage in Upper West and we are striving to exceed it in the other regions:

Table 1: % of female Agriculture Extension Agents working with MADE					
	Northern	Upper East	Upper West		
	Region	Region	Region		
Total	243	127	54		
Female	15	12	8		
%Female AEAs	6%	9%	15%		

• Encourages partners to provide travelling allowances to women smallholders. This ensures more women can participate: MADE ensures that every female beneficiary has access to extension services by facilitating the deployment of AEAs to address their extension needs at times convenient to them. Sub-facilitators and AEAs who run demonstrations ensure field day activities are carried out at times convenient to women (mornings). Some partners facilitate transport for women producers to demonstration sites to ensure that they participate and gain knowledge from these activities. One of such partners is Antika Enterprise, a groundnut aggregator, who reduces women outgrowers' transport challenges by bussing them to demonstration sites so they benefit from GAP training.

- *Identified constraints to women benefitting from these services across all our market areas.* Part of this exercise is evident in the maps presented in Appendix I. MADE's monitoring information shows early results of this exhaustive mapping: in the onion and other vegetables sectors, over 50% women producers who were trained adopted improved seeds and replicated GAP on their own plots, leading to increased yields. Through addressing the constrains MADE identified that women faced, PARED, one of MADE's partners in the vegetable market sector, has addressed accessibility and records that 54% of their GAP early adopters are now women.
- Works with relevant market actors (e.g. aggregators, seed companies, input dealers). MADE aims to increase their understanding of women as a client base, and incentivises them to develop products that can be both commercially sustainable and benefit women (through, for instance, market studies that include gender segmentation for input dealers).
- Encourages partners and sub-facilitators⁵ to share their experiences and their commercial gains from it. Illustrative partners include input dealers, or seed suppliers. We use all occasions where meetings take place to invite them to speak when they have good experiences to share in gender mainstreaming. An example of this approach is AE Enterprise, a rice aggregator that has trained its farmers on GAP. This aggregator says: "I prefer using women as out-growers because they are early adopters of new technologies introduced and do it to specifications [...] they get better yields and are able to repay inputs credit in full". MADE gives him a platform to share his view.
- Ensures service providers have achievable targets for including women in their activities. In order to track this, we make them report against it on a monthly or quarterly basis.

⁵ "Sub-facilitators" include NGOs and private consulting firms that support MADE in carrying out its facilitation role.

The M4P framework is heavily reliant on effectively disseminating successes to ensure there is replication and behaviour change.

Accordingly, MADE:

- Engages with champions of change at community level. This is done to facilitate behaviour change and increase women's decision-making power over the allocation of productive resources. One of our champions of change is the chief of Biu in Navrongo, a partner aggregator of Adakant Enterprise. He has allocated land for free to 43 women in his community who are engaged in rice and groundnut production. He also supports them with inputs by linking them to financial institutions (ie Sinapi Aba) and buys back their produce. With increased incomes from their farms, the women are now able to support the educational, health and other needs of their households.
- Has a clear message that presents WEE as economic empowerment for all through partners. Engaging with community leaders at formal and informal gatherings, our implementation partners subtly but constantly presents data and information on the community benefits that can be derived from increasing women's autonomy.
- Ensures that all communication activities celebrate joint decision making as a vector for economic empowerment. This holds true throughout our MADE facilitated communication activities, such as the radio, where gender sensitive messages are included and champion women are invited to share their success stories. One such women champions is a parboiled rice processor Madam Memunatu of Lolandi Rice Processors: MADE introduced her to a radio station that broadcasts out of Tamale and she's a regular participant.

Picture 2: Women farmers of Noyine, a partner aggregator, interact during farmers field day in Kabre in the Bongo District of the Upper East Region



Intervention 3: increase women's access to credit

As the WEAI authors put it, "gender differences in opportunities, access to resources, responsibilities, and roles [...] result in differences in how men and women invest and save". This has direct impacts on women's access to capital.

In order to address this shortcoming, MADE:

- Is launching a BDS intervention. MADE conducted a thorough profiling of women rice and vegetables traders and processors. In parallel, we developed partnership agreements with BDS firms: they will design and deliver bespoke business solutions that address the felt needs of the traders and processors, while capacitating them to obtain credit from banks and other financial institutions.
- Has targeted interventions under each market sector to increase access to finance through direct work with rural banks and MFIs. Throughout our work in this sector, we are highlighting the potential of women oriented financial products. Aggregators are a main source of finance who provide inputs and other production service credit to women producers. The aggregators prefer dealing with women producers because of their trust in women's productivity and reliability in input credit repayment after harvest. Because of this some of the aggregators actually have signed out-grower contracts with women only farmer groups forcing men to separate and form their own groups.
- *Introduces innovative products.* For instance, we are developing a Warehouse Receipt System for selected crops that will increase female smallholders' access to credit.

Intervention 4: strengthen access to information and communication technologies

The development industry has welcomed with open arms the advent of ICTs to effectively disseminate technical and market information in agricultural programmes, thus addressing information shortcomings that could hinder smallholder farmer performance. It is important, however, to have a good understanding of differences in access to ICTs within households and communities to better understand the potential impacts of such interventions on gender.

Accordingly, MADE:

 Conducted research to understand the main sources of information for women smallholder farmers. Not surprisingly, radio came first⁶, followed by peers. This will inform the launch in the first quarter of 2016 of an additional intervention in partnership with Farm Radio International for sustainable, market actionable agri-programming that takes into account gender considerations.

⁶See <u>http://ghana-made.org/wp-content/uploads/2015/11/Infographic-final.pdf</u> for an infographic on farmer outreach in northern Ghana

Intervention 5: connect female farmers to markets

Market linkages are an essential aspect of M4P agricultural programmes, as it contributes to the framework's holistic approach to addressing market dysfunctions.

Accordingly, MADE:

- Conducted gender screenings under each of our market areas in order to profile the gender gap in accessing markets. As shown in
- Figure 2, this assessment allowed us to identify entry-points for gender mainstreaming at different stages of the value chain.
- Regularly disseminates facts on the benefits of engaging women as suppliers to aggregators and end-buyers. This is done, inter alia, through sharing statistics on women's early adoption and high repayment rates.
- Leverages the potential presented by working through aggregators. Indeed, they are the main link to markets⁷: MADE has designed activities to ensure that women producers have direct links with them. We encourage and disseminate the results of initiatives such as the one championed by Alhaji Muhib Hussien of Kharma Farms (MADE partner and groundnut aggregator from Karega) who is signing out-grower contracts in female's names he makes it conditional for men to be able to supply him to enrol their wives⁸ in the supply process.

 Includes gender tracking in all reporting templates. This includes reporting from MADE partner aggregators and endbuyers associated with our programme, to continuously track progress made.

Figure 2: MADE assessment of gender roles across our market sector value chains

Key: ● *majority women*, ○ *minority women*, ● *equal gender*

	Rice	Groundnuts	Vegetables	Onions
Seed selection	•		O	Ð
Harrowing	0	0	0	0
Ploughing	0	0	0	0
Labour for herbicide	0	0	O	lacksquare
Labour for ridging		0	0	0
Purchase of herbicide	0	0	0	0
Labour for planting	•		O	lacksquare
Purchase of fertiliser	0	0	0	0
Labour fertilisation	O		O	lacksquare
Sales	Ð	●	Ð	lacksquare
Harvesting	O		Ð	lacksquare
Production of compost	O		Ð	Ð
Postharvest processing	Ð	Ð	Ð	O

⁷ See "Smallholder farmers can serve large processors", a MADE case study on M4P programmes and their reple bridging the missing middle. <u>http://ghana-made.org/wp-content/uploads/2015/04/Case-Study-Avnash.pdf</u>

⁸ Some of his out-growers practice polygamy, and he was adamant at a partner meeting that as soon as he found out they were trying to conceal one of the wives' work, he made them sign them on at the risk of being excluded from the out-grower scheme.

Intervention 6: create opportunities for employment and off-farm businesses

One of the key findings in women roles throughout developing contexts is that they are responsible for providing for the household throughout the year. In this sense, given the seasonal nature of some farming patterns and the limited control women may have over the use of the final products, the WEAI suggests the introduction of alternative sources of income for women in project target groups.

In this regard, MADE:

• Screened the value chains across our market sectors. This was to identify constraints and opportunities for women. We have accordingly designed the BDS intervention for women processors and traders, in its first stages of implementation.

WEAI Domain 5: Time allocation

Intervention 7: increase access to time-and labour saving technologies Illustrative activities

Women struggle with the double burden of having to be economically productive and contribute to their household's income, while having to conduct house chores that take up considerable time (African women spends hours on a daily basis fetching water). This implies that the time they have at the end of the day for personal or leisure activities (which could include, for instance, attendance to financial literacy initiatives) can be very limited. Accessing time-saving technologies has the potential of freeing up their time.

According to the WEAI suggestion, MADE is going to:

• *Identify technologies along the value chain "that meet women's needs and preferences.* This refers to technologies that are time saving, less physically demanding, and affordable.

Challenges and next steps

MADE strives to mainstream gender across its interventions. We are constantly looking for innovative ways to ensure we address challenges that emerge, and that our interventions are truly inclusive.

Below are the main challenges MADE faces:

- Lack of buy-in from market actors: M4P requires market actors to drive the implementation of activities – when it comes to gender mainstreaming, some actors are reluctant to consider the advantages of targeting women through specific interventions. It is MADE's role to make sure these actors don't boycott the success of interventions, and promote their buy-in through the dissemination of success stories.
- M4P limitations to directly address women's needs: while an exhaustive market screening is essential to identify gender inequalities in accessibility to markets, the M4P approach limits the extent to which its programmes can directly intervene ie through the provision of subsidies for introducing gender-sensitive products. An illustration is the issue of women's access to labour saving equipment, such as tractor services: women enter a poverty trap as they lose out on the productivity of their own plots. In order to ensure sustainable change, MADE has designed its rental and leasing intervention with women's needs as a priority.
- Coordination difficulties within the implementation team: M4P programmes need to be flexible and have the capacity to adapt quickly. MADE's team is formed of a cross-cutting section (including gender), and a technical team, that includes the market development specialists. We have set out clear communication mechanisms so that the gender specialist is

involved in all new intervention areas, which ensures that renewed screenings can be conducted and relevant indicators measured.

- Difficulty identifying adequate entry-points: traditional female sectors such as rice, groundnut and vegetables processing are good entry points for promoting and empowering women, as they have low risk of men opposition or takeover. However, success conditions, including women's access to processing equipment, pose a problem due to women's lack of access to capital. Through MADE's BDS interventions, women will be linked to financial institutions and equipment providers so they can acquire and own the equipment for processing.
- Difficulty identifying relevant progress indicators (beyond output level): while disaggregation at output level is important, the effective mainstreaming of gender considerations requires a deep understanding of gender dynamics at different levels. Geographic location, as shown in Appendix 1, has a huge impact on gender metrics: progress in access and control over resources may be considered high in one location, but low in another. This poses a challenge in the definition of metrics at MADE level. However, it is a challenge that MADE embraces, and for which we will continue to roll out data collection systems that allow us to capture and respond to gender opportunities.

Appendix I: A diversified situation in gender. Evidence on differentiated approaches within regional districts in the North

Nanumba, East Gonja, Karega, West Mamprusi

1. Access to and control over land use

 Land is available and women do not have problems accessing it from male relations. They also determine what crop to produce on the plots

2. Control over produce

• Women determine when to sell their produce and what to use the money for

3. Control over time

- Women are expected to help in their husbands' farms, particularly for sowing and harvesting
- They cannot go into the production of crops such as rice that have time bounds for harvesting: rice is susceptible to bush fires, so most women risk having their farms burnt if they have to finish harvesting their husbands' rice before theirs

Northern

East Mamprusi

1. Access to and control over land use

- Women have access to land through male relations and husbands, and can hire from landowners through their husbands at yearly fee
- In Yapala community, the village chief gave a plot of land to a woman who developed an abandoned depleted land through soil fertility conservation
- However, at Bogni and Dagberboari communities within the same district, women have been denied access to family lands and only work in their husbands' or family farms.

2. Control over produce

- Women have limited control over produce: they need to get the permission of the husband before they can sell
- An extreme situation takes place in Konkomba communities including Bogni and Dagberboari, where women are considered the absolute property of the husbands and so are controlled, including their produce

3. Control over time

 Women share their time among working on household farms, performing household chores and their own businesses.

Tatale

1. Access to and control over land use

Due to limited land, women have difficulty accessing land for crop production - only unproductive land is allocated to them

Bongo, Bolgatanga, Talensi

1. Access to and control over land use

- Fertile land is around communities and is controlled by men
- Women can request the allocation of plots at distance of 5-10 km from their community
- At male-owned community land irrigated sites, practice is to rent plots during dry season and take back during the major season to crop staples. Women do not have access to plots for dry season production because they cannot afford the rent

1

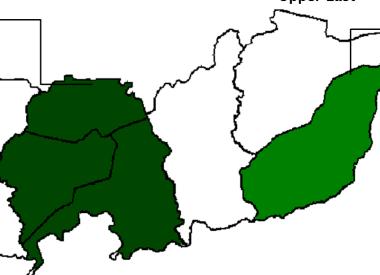
2. Control over produce

- Women determine when to sell their produce and what to use the money for
- They mostly use the proceeds to support household provisioning, education and health of children

~ 2

3. Control over time

- Women have to provide labour on husbands or fathers' farms and perform household chores
- They are unable to spend enough time on their own plots of land, especially as far away from their communities



Upper East

Garu-Tempani

1. Access to and control over land use

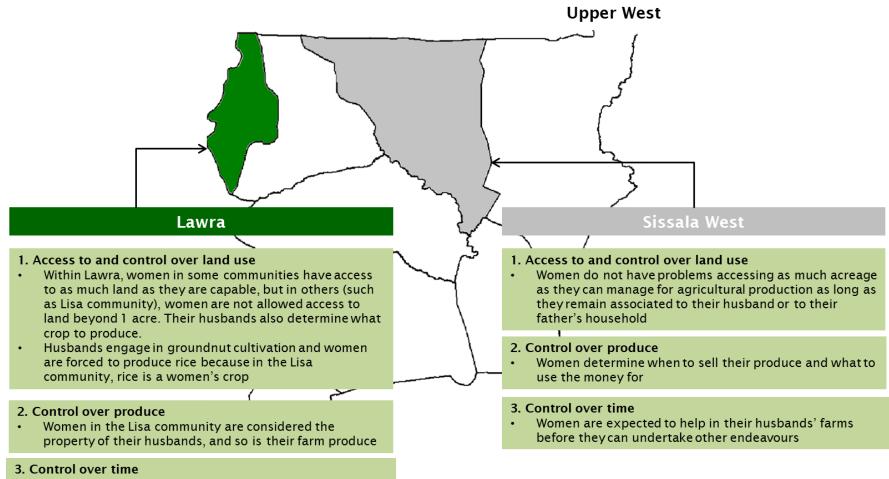
- Women are allocated land on demand at about
- 4km from their communities of residence
- · They determine what crop to grow on the land

2. Control over produce

 Women have limited control as need husband's approval before disposing of produce, but then have complete control over the proceeds from the produce

3. Control over time

• Women have to provide labour on husbands or fathers' farms and perform household chores, and cannot spend long in their own plots



• Women are expected to help in their husbands' farms before they can undertake other endeavours