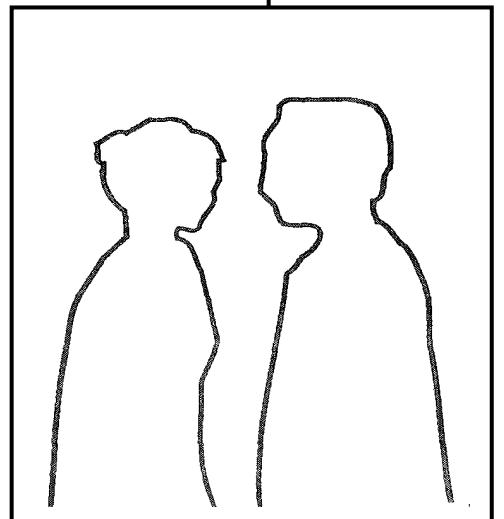


Ministry of Foreign Affairs
Danida/S.Q

Gender and Agriculture

Guiding Questions
Working Paper



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1. Introduction

The Guiding Questions on Gender and Agriculture have been prepared as a tool for assessment of various reports, studies and Sector Programme Support Documents at the different stages of the programme cycle. At present the following guidelines have been developed by Danida: Gender and Sector Programme Support, Gender and Institutions, Gender and Water Supply and Sanitation and Gender Sensitive Terms of Reference.

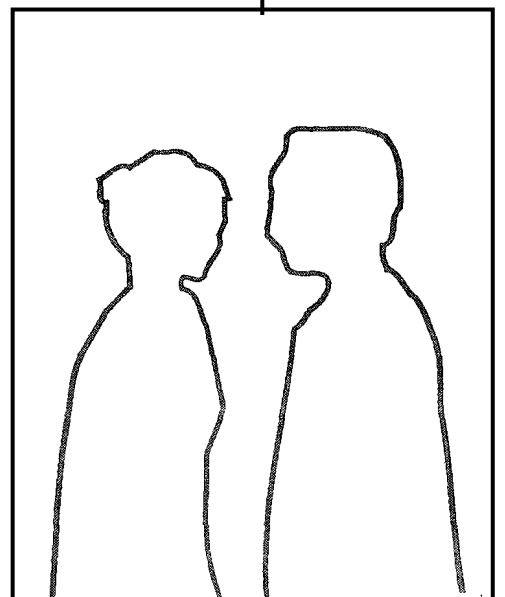
The Guiding Questions may serve as a tool and a help for staff of the Regional Departments and at the Embassies and external consultants in course of the process of sector programming.

The Guiding Questions should be applied in a selective manner. All questions are not relevant to each and every programme or component, and it must be up to each consultant to select which guiding questions are most relevant in the specific context.

August 1999
S.Q

Credit and Savings

Guiding Questions
Working Paper



Question / Issue	Action	Examples
<p>Problems, Needs and Priorities</p> <ul style="list-style-type: none"> • Has gender related constraints in access to and use of credit and savings services been analysed? • Have the particular problems, needs and priorities of women as well as men been taken into account? • What are the gender differences in access to credit and savings services (formal / informal)? 	<ul style="list-style-type: none"> • Collect information on: <ul style="list-style-type: none"> – Various sources / different institutions – Size of loan / savings – Duration of loan / savings – Use of loan – Repayment rates for women and men – Interest rates • Collect information on informal and formal financial structures with respect to women's and men's access and use of credit and savings services. • Determine measures to alleviate gender-specific barriers to access. 	<ul style="list-style-type: none"> • Collect data on legal restrictions on credit for women: <ul style="list-style-type: none"> – Do women have the status of legal minors? – Is the husband's and not the wife's signature required on loan applications? • Determine women's credit need in farm and non-farm activities.

<p>Information on and demand for credit</p> <ul style="list-style-type: none"> • Is information about availability of credit sufficient and addressing women as well as men? • Are some women or men excluded (literacy, numeracy, restricted mobility)? 	<ul style="list-style-type: none"> • Increase information on credit availability through branch offices, mobile credit officers, grass-roots institutions, and NGOs. • Establish mobile and field facilities to bring credit and savings closer to clients. • Launch active marketing campaigns to offer banking services and extended outreach to women. 	<ul style="list-style-type: none"> • Social constraints prevent women from: <ul style="list-style-type: none"> – Travelling to bank offices for financial services – Working with male credit officers • Field visits by women credit officers to advertise and look for potential women borrowers (e.g. mobile vans).
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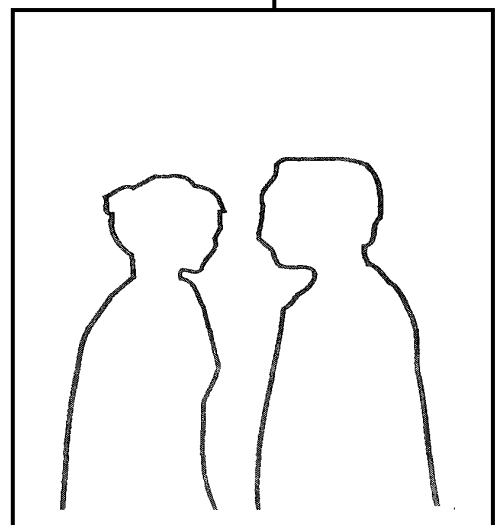
Question / Issue	Action	Examples
<p>Eligibility criteria – collateral requirements</p> <ul style="list-style-type: none"> • What are the present eligibility criteria for women as well as for men? • Do the eligibility criteria result in men and women having unequal access to the credit? 	<ul style="list-style-type: none"> • Remove legal restrictions on women’s borrowing and modify conditions that limit access. • Ensure that both women and men are eligible for credit. • Broaden access to credit beyond household head • Identify eligibility criteria that allow more equal access to credit without decreasing repayment rates: <ul style="list-style-type: none"> – Commodity – Size of loan (small) – Social factors – Membership of co-operatives, etc. 	<ul style="list-style-type: none"> • Frequently, only security for loans in the form of land or fixed assets may be acceptable to lender: <ul style="list-style-type: none"> – Women may lack title to jointly owned land. – Women may place savings in jewellery which is not accepted as collateral. • Provide credit facilities for women: <ul style="list-style-type: none"> – jointly, in the name of wife and husband – in the name of the husband with the wife as beneficiary – in the name of the woman alone. • Alternative collateral: <ul style="list-style-type: none"> – savings records – social /group collateral – crops – machinery to be purchased – household assets – personal guarantees.

Question / Issue	Action	Examples
<p>Access and control of benefits</p> <ul style="list-style-type: none"> • What is the likelihood that women will control loans for their activities? • Has consideration been given to who will control the funds earned and assets accrued by women's activities? • Will women have access to post-loan advisory services? • How will existing gender relations and attitudes be affected by the credit scheme? • What type of training will be provided to assist women to manage credit? 	<ul style="list-style-type: none"> • Ensure on-going consultation with credit users and with women's groups. • Ensure that all data collected will be disaggregated by sex: <ul style="list-style-type: none"> – size of loan – activity – repayment. • Monitor diversity and changes in women's sources of income and growth. 	<ul style="list-style-type: none"> • Improve demand for credit and reduce risk of indebtedness by considering / allowing: <ul style="list-style-type: none"> – Modest financial investment – Low investment risk – Short gestation period between investment and generation of regular income – Availability of local markets. • Prevent domestic violence as a result of women earning and controlling income through information, training, counselling. • Organise gender/self awareness training. • Include information and promotion activities addressing men about the credit scheme.

Question / Issue	Action	Examples
<p>Organisational set-up and administration</p> <ul style="list-style-type: none"> • Are women’s needs for credit reflected in the organisational set-up? • Have administrative procedures been designed to facilitate women’s equal access to credit? • Are women equally represented at decision-making levels? 	<ul style="list-style-type: none"> • Build on women’s indigenous savings and credit associations and what is in place in the informal sector to increase access to credit and to reduce constraints to women’s participation in formal credit schemes. • Retail credit through branch offices, mobile credit officers, grass-roots institutions, and NGOs to increase information and reduce transaction costs for borrowers and lenders. • Provide credit through extension services only where women are explicitly and successfully targeted. • Provide services with flexible opening hours beyond that of normal banking operations. • Simplify borrowing procedures and application forms and help to prepare and submit applications for individuals or groups. • Nominate women as board members of credit associations, etc. 	<ul style="list-style-type: none"> • Set up a Women’s Unit to back-stop operations, develop loan packages, provide support through training, to monitor and evaluate. • Appoint motivated and competent staff, including women credit officers. Consider that women bank staff may be prevented from travelling alone in the countryside. • Adapt repayment schedule and/or location to time and space constraints of women borrowers. • Provide assistance with conducting feasibility assessments for women’s proposals. • Provide assistance with women’s training, e.g. workshops, evening classes in “Money Literacy”.

Gender and Irrigation

Guiding Questions
Working Paper



Question /issue	Action	Examples
<p>Problems, Needs and Priorities</p> <ul style="list-style-type: none"> Has the analysis of the sub-sector taken into consideration the problems, needs and priorities of women and men by social group? 	<ul style="list-style-type: none"> Expand information base and networks on gender issues in the irrigation sub-sector, e.g. specific gender-oriented studies. Support gender disaggregated data collection by social group Collect documents produced by other organisations, e.g. gender profiles and policies. Collect records of previous schemes/lessons learnt/best practices Consult with women stakeholders, women's organisations, NGOs and gender experts. 	<p>Collect data on:</p> <ul style="list-style-type: none"> Women's and men's responsibilities in farming and non-farming activities and domestic work; their respective access to and control over resources and roles in decision-making. Women's and men's responsibilities in irrigation, e.g. channel maintenance, water control at field level, weeding, pest control, harvesting, post harvest processing, and the interaction between women's irrigation activities and other duties. Women's and men's water and land rights and their access to /control over other relevant key resources. Women's and men's role and decision-making power in relation to irrigation.

Question /issue	Action	Examples
<p>Uses of Irrigation Water</p> <ul style="list-style-type: none"> • How do the planning and design of the component reflect women's and men's different use of irrigation water (by gender and social group)? 	<ul style="list-style-type: none"> • Take into account both commercial agricultural production and subsistence production. • Include non-crop uses of irrigation water. 	<ul style="list-style-type: none"> • Women's needs in subsistence food production. • Household use of water resources.

Question /issue	Action	Examples
<p>Labour Inputs</p> <ul style="list-style-type: none"> • Have obstacles been identified in the sexual division of labour that may keep women or men from participating or benefiting from the intervention? • Does the introduction of irrigation increase women's or men's work load? • Increased demand for women's unpaid labour? - Challenge to gender stereotypes • Does the activities challenge the existing division of labour? 	<ul style="list-style-type: none"> • Include measures to support consultations with women and men in the target areas. • Suggest mechanisms for ensuring that women's time constraints are lessened. • Encourage measures which can minimise potential conflicts between women's added responsibilities in irrigation and their other activities. • Include gender awareness training for women and men. 	<ul style="list-style-type: none"> • Women's and men's ability and willingness to contribute labour, time and other resources. • Rural infrastructure needed to alleviate increasing demands on women's time, including household water supplies, and fencing for livestock <ul style="list-style-type: none"> – Labour-saving technology • Compensatory benefits.

Question /issue	Action	Examples
<p>Water and Land Rights</p> <ul style="list-style-type: none"> • Does the design of the component take into account obstacles and gender differences in rights to water resources and access to, control & ownership of irrigated lands? • If new plots are to be assigned/issued, who will receive them? 	<ul style="list-style-type: none"> • Encourage measures to promote more equitable access to irrigated land. • Support more equitable distribution of water and irrigated land among women and men. • Participatory planning incl. both women and men and wealth ranking in target areas. 	<ul style="list-style-type: none"> • Modification of irrigation scheme at field level: <ul style="list-style-type: none"> – Reassignment of plots – Putting title deeds to irrigated plots in joint names of the couple – Dividing family land between husband and wife/wives with individual titles. • Key male and female stakeholders to consider measures to <ul style="list-style-type: none"> – Ascertain public and private water rights – Allocate irrigated plots to women identified as de jure and de facto heads of farming households – Allocate irrigated plots to women groups.

Question /issue	Action	Examples
<p>Extension Services</p> <ul style="list-style-type: none"> • Have constraints to women's and men's equal participation in and benefiting from the extension and training services provided by the irrigation component been considered? • Are groups of women/men excluded from participating and benefiting? 	<ul style="list-style-type: none"> • Ensure that programme planning and management improve equal participation of men and women in extension and training activities. • Ensure that the problems, needs and priorities of women target groups are included in extension and training strategies. 	<ul style="list-style-type: none"> • Inclusion of gender training in the curriculum for extension agents. • Recruitment of women extension agents. • Taking account of women's time and mobility constraints, e.g. by using mobile extension units and making the time and locations of meetings convenient to women. • Providing assistance for cash crop as well as subsistence production.

Question /issue	Action	Examples
<p>Research</p> <ul style="list-style-type: none"> • On what subjects is research conducted? 	<ul style="list-style-type: none"> • Ensure that women’s needs and priorities are included in programme related research. 	<ul style="list-style-type: none"> • Allocation of funds for research on gender issues related to the sub-sector. • Inclusion of research on women’s crops. • Consulting women and involving them in action-oriented research.

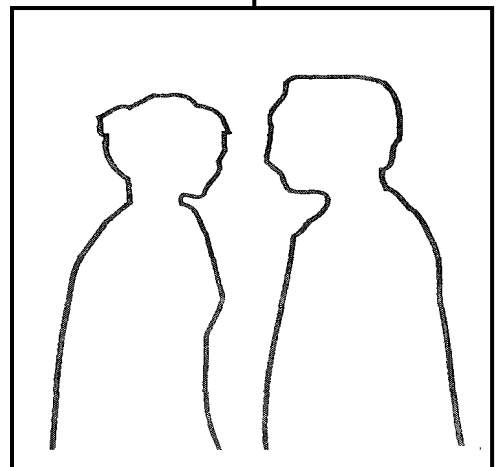
Question /issue	Action	Examples
<p>Income</p> <ul style="list-style-type: none"> • Will there be a conflict between women’s added responsibilities in irrigation and their capacity to earn an income? • Will women’s labour increase without their corresponding control and benefits? 	<ul style="list-style-type: none"> • Include components that assist women to develop their income-earning capacity and role in decision-making within the area of expenditures • Include components that facilitate women’s other economic activities • Promote higher valued crops for women • Take measures to minimise potential adverse effects of irrigation on women’s control of traditional women’s crops. • Minimise potential adverse effects of introducing irrigation on women’s capacity to earn an income. 	<ul style="list-style-type: none"> • Provision of improved irrigation for subsistence vegetable and fruit production, fodder production, water for livestock rearing. • Technologies for rain-fed areas and household vegetable plots. • Including value-added activities for produce from irrigated farming, e.g. agro-processing. • Gender sensitisation and awareness raising to women’s needs and rights. • Promotion of activities which are not too labour and capital intensive. • Taking into account the costs for women and men of obtaining the quantity and quality of water they need in terms of labour/time/health/capital/resources. • Taking account of the probable gains/losses to women/men from planned interventions (new products, income-earning activities, generation of wage-labour opportunities etc.).

Question /issue	Action	Examples
<p>Representation & Decision-Making</p> <ul style="list-style-type: none"> • Does the design of the programme address the gender issues and constraints related to women's participation in programme-related decision-making? • Are women represented on water user associations, on decision-making committees and among salaried and paid staff? Which women? As members /officials /voters? 	<ul style="list-style-type: none"> • Promote women's membership of decision-making committees and participation as paid staff. • Promoting an organisational culture and structure that allows both women and men to express their opinions, e.g. on distribution of plots and water management issues. • Set targets for the participation of women /special categories of women, e.g. by affirmative action. 	<ul style="list-style-type: none"> • Changing rules to allow dual and multiple membership within a single household. • Allowing men to designate their wives as members and vice versa. • Establishing liberal membership recruitment procedures. • Bringing in women community organisers. • Encouraging women to assume leadership roles. • Promoting gender awareness of village leaders.

Question /issue	Action	Examples
<p>Supervision and Monitoring</p> <ul style="list-style-type: none"> • Does the reporting and monitoring system of the irrigation component include gender disaggregated data collection and quantitative and qualitative gender-sensitive indicators that can measure progress and impact related to gender specific objectives of the component? 	<ul style="list-style-type: none"> • Agree with partners on key gender disaggregated data collection needs and methods for analysis and reporting. • Take measures to support partner organisations in establishing gender-sensitive and sustainable reporting and monitoring systems, e.g. as an element in capacity building and a topic in training programmes. • Build on existing monitoring and reporting systems and avoid to develop parallel structures 	<ul style="list-style-type: none"> • Ensure that gender sensitive quantitative and qualitative indicators and relevant targets are identified and included in the M&E system from the start of the programme: <ul style="list-style-type: none"> – participation of women and men in consultations, user associations (by number, position, marital status, age), research and decision-making – utilisation rates – changes in incomes and productivity of women and men, etc.

Gender and Livestock

Guiding Questions
Working Paper



Question /issue	Action	Examples
<p>Problems, Needs and Priorities</p> <ul style="list-style-type: none"> • Has the analysis of the sub-sector taken into consideration the problems, needs and priorities of women and men by social group? 	<ul style="list-style-type: none"> • Expand the information base and networks on gender issues in the livestock sub-sector • Support gender disaggregated data collection by social group • Recommend specific gender-oriented studies to cover information gaps • Collect sub-sector relevant gender documents produced by other organisations and institutions such as gender profiles and gender policies • Collect records of previous schemes/lessons learnt/best practices • Consulting with women stakeholders, women's organisations, NGOs/CBOs and gender experts with experience and knowledge of the sub-sector. 	<p>Data collection on</p> <ul style="list-style-type: none"> • Women's and men's responsibilities and duties in farming and non-farming activities including domestic work; their respective access to and control of major resources and roles in decision-making • Women's specific responsibilities in livestock, e.g. building fences and shelter, collecting fodder and water, care of sick animals, milking, processing, marketing and keeping the accounts • The interaction between women's livestock activities and other duties in a seasonal perspective • Women's access to and control over major resources in the sub-sector and their decision-making power in matters related to livestock.

Question /issue	Action	Examples
<p>Labour Inputs</p> <ul style="list-style-type: none"> • Have obstacles been identified in the gender division of labour that may keep women and men from participating or benefiting from the livestock intervention? • Does the livestock component increase women's /men's /girls' /boys' work-load (paid/unpaid)? 	<ul style="list-style-type: none"> • Include measures to support consultations. • Suggest mechanisms for ensuring that women's time constraints are lessened. • Encourage measures which can minimise potential conflicts between women's added responsibilities in livestock and their other activities. 	<ul style="list-style-type: none"> • Consultations with women/men in the target areas on their ability and willingness to contribute labour, time and other resources. • Rural infrastructure needed to alleviate increasing demands on women's time, including household water supplies, and fencing for livestock. • Labour saving technology and inputs suited to women's needs.

Question /issue	Action	Examples
<p>Rights in and Ownership of Domestic Animals</p> <ul style="list-style-type: none"> • Does the design of the component take into account gender differences in rights to animals and access to, control & ownership of livestock and products? • If animals are to be distributed, who will receive them? • Will groups of either women or men be disadvantaged? 	<ul style="list-style-type: none"> • Include livestock species belonging to women <i>and</i> to men. • Ascertain women’s rights in animals distributed through the programme • Include marketing of livestock and livestock products in which women often play a key role • Take into account restrictions on women’s and men’s capacity to dispose of animals or products they control 	<ul style="list-style-type: none"> • Men tend to own and be responsible for cattle and larger animals and women for smaller animals such as poultry and rabbits • Allocation of smaller animals to female farmers and women groups • Women may be restricted from disposing of cattle and milk.

Question /issue	Action	Examples
<p>Extension Services</p> <ul style="list-style-type: none"> • Have constraints to women's and men's equal participation in and benefiting from the extension and training services provided by the livestock component been considered? • Are groups of women/men excluded from participating and benefiting? 	<ul style="list-style-type: none"> • Ensure that programme planning and management improve on the integration and coverage of gender issues in extension and training activities • Ensure that extension services and training opportunities also take into account women's needs and address gender specific cultural and logistic constraints 	<ul style="list-style-type: none"> • Inclusion of gender training in the curriculum for extension agents • Recruitment of women extension staff and training men extension workers in activities carried out by women • Provision of extension services for smaller animals as well as cattle, e.g. raising of poultry and rabbits • Processing and marketing of animal products such as milk, cheese and wool • Compounding livestock feed • Mobile extension units making the time and locations of meetings convenient to women

Question /issue	Action	Examples
<p>Research</p> <ul style="list-style-type: none"> • On what subjects is research conducted? • How are subjects for research identified? • Are field trips and demonstration farms included? • How are the demonstration farms selected? 	<ul style="list-style-type: none"> • Ensure that women’s needs and priorities are included in programme related research. • Consult women and involve them in action-oriented research. 	<ul style="list-style-type: none"> • Inclusion of research on animals owned and managed by women.

Question /issue	Action	Examples
<p>Income</p> <ul style="list-style-type: none"> • Will there be a conflict between women’s added responsibilities in livestock and their capacity to earn an income? • Will the livestock intervention reduce the risk/increase food/income security for the household/women? 	<ul style="list-style-type: none"> • Include components that assist women to develop their income-earning capacity and role in decision-making within the area of expenditures • Promotion of activities which are not too labour and capital intensive and will not result in women losing control and autonomy • Include components that facilitate women’s other economic activities. • Take measures to minimise potential adverse effects of women’s traditional rights to livestock and livestock products, e.g. cattle and milk • Advance/facilitate the strengthening of women’s groups. 	<ul style="list-style-type: none"> • Taking account of the probable losses (products/income/control) and gains (new products, income-earning activities, generation of wage-labour opportunities etc.) to women/men from the planned intervention. • Value-added activities for livestock products, e.g. processing of milk

Question /issue	Action	Examples
<p>Representation & Decision-Making</p> <ul style="list-style-type: none"> • Does the design of the programme address the gender issues and constraints related to women’s participation in programme-related decision-making? • Are women represented on livestock co-operatives/associations, on decision-making committees and among salaried and paid staff? • Which women? As members /officials /voters? 	<ul style="list-style-type: none"> • Promote women’s membership of decision-making committees and participation as paid staff • Set targets for the participation of women/special categories of women, e.g. by affirmative action. • Promote an organisational culture and structure that allows both women and men to express their opinions, e.g. on ownership of animals and control of livestock products and livestock management issues. 	<ul style="list-style-type: none"> • Changing rules to allow dual and multiple membership within a single household • Allowing men to designate their wives as members and vice versa • Establishing liberal membership recruitment procedures • Bringing in women community organisers • Encouraging women to assume leadership roles.

Question /issue	Action	Examples
<p>Supervision and Monitoring</p> <ul style="list-style-type: none"> • Does the reporting and monitoring system of the livestock component include gender disaggregated data collection and gender-sensitive indicators that can measure progress and impact related to gender specific objectives of the component? 	<ul style="list-style-type: none"> • Agree with partners on key gender disaggregated data collection needs and methods for analysis and reporting. • Take measures to support partner organisations in establishing gender-sensitive and sustainable reporting and monitoring systems, e.g. in capacity building and as a topic in training programmes. • Build on existing monitoring and reporting systems and avoid to develop parallel structures 	<ul style="list-style-type: none"> • Ensuring that gender sensitive indicators and targets relevant to the sub-sector are identified and included in the M&E system from the start of the programme: <ul style="list-style-type: none"> – Participation of women and men in consultations, co-operatives (by number/position/marital status/age), research and decision-making – Utilisation rates – Changes in incomes and productivity of women and men etc.

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