

Feed the Future Enabling Environment for Food Security Project

Increasing Women's Profitable Participation in Market Systems Technical Note

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ACRONYM LIST

FAO	Food and Agriculture Organization of the United Nations
GBV	gender-based violence
IAGRI	Innovative Agricultural Research Initiative
IFC	International Finance Corporation
IFPRI	International Food Policy Research Institute
USAID	United States Agency for International Development
WEAI	Women's Empowerment in Agriculture Index

EXECUTIVE SUMMARY

For decades, research and documentation on gender in agriculture emphasized women's roles as producers in the household. Both illuminated women's many contributions to the rural economy and specifically identified gender-based constraints women faced in increasing their participation, improving their performance, and accessing benefits from their work. More recently, research efforts have expanded knowledge about these diverse contributions from women at all nodes of the agricultural value chain, particularly the increasing involvement and importance of women as entrepreneurs and as agricultural wage workers. In addition to documenting these roles, some of this work addresses the positive roles that policies and an enabling environment can play in supporting women agri-entrepreneurs (including producers) and agricultural wage workers.

Policies related to labor, property rights, human capacity development, infrastructure, and financial systems, among others, can positively (or negatively) influence the participation and performance of different value chain actors and their ability to benefit from their involvement. Policies that encourage the expansion of rural electrification, for example, can enable women entrepreneurs to switch from fuel and firewood collection to electric cooking and lighting, freeing up time to pursue productive activities or leisure. Policies that strengthen non-discrimination in the workplace or producer associations and cooperatives can improve the participation and performance of both women entrepreneurs and agricultural wage workers. Conversely, policies that allow only one owner or only household heads to be named on land registration documents foreclose many women's options to use jointly managed property as collateral and obtain financing to grow their businesses.

This note examines the role of the enabling environment in supporting women agri-entrepreneurs and agricultural wage workers. It concludes with **suggestions for action** on the part of development actors, such as:

- Foster collaboration across ministries to **design policies to deliver bundled services** to women entrepreneurs.
- **Strengthen laws and policies around pay equity, occupational safety, and the elimination of restrictions on women's wage work.**
- Continue and expand **collection and analysis of sex-disaggregated data** on women entrepreneurs and wage workers.
- Conduct **new analyses of the intersection of different policies that affect women in agriculture** so that revisions to marriage policies, for example, do not negatively impact women's rights to dispose of their own property.
- **Strengthen policies and laws that address women's time and mobility constraints**
- **Improve policies and enforcement of legislation against gender-based violence (GBV)** not only to safeguard women's health and safety, but also to **encourage women to take up different and more varied agricultural roles** that are currently inhibited by restrictions on their mobility or other behaviors.

I. INTRODUCTION

The focus of this note is on the role of national and institutional¹ policies in creating an enabling environment for an inclusive agricultural sector. Although better policies do not by themselves create better outcomes, they are a needed step to establish accountability among all the actors in an inclusive market system. Policymakers are now recognizing the heterogeneity of women in agriculture. Previously, research, interventions, and policies viewed women as farmers and small-scale traders engaged in producing products or income for home consumption rather than as an enterprise.

Current approaches look at women's engagement in farming and trade as a business. There is a robust literature documenting the scope, extent, and economic value of work women do in agricultural and food systems inclusive of and beyond farm-level production (World Bank Group 2017; IFC 2016; Merkel and Gettliffe 2016). An emerging consensus

Box 1: Women's Participation, Performance, and Access to Benefits in Agricultural Value Chains

Gender analysis can be used to explore the gender-based constraints that affect the following three dimensions of women's engagement in agricultural value chains:

1. **Participation:** Identification of barriers to entry and/or requirements for men's and women's active engagement at any node of the value chain.
2. **Performance:** Understanding the disparities in men's and women's ability to maintain or improve their position in the value chain.
3. **Benefits:** Exploring differences in men's and women's ability to access and control income, assets, or other facets of well-being derived from value chain participation.

Source: Adapted from Rubin, Manfre, and Nichols Barrett 2009.

identifies the successful pathways for women towards greater market inclusion, as producers and other types of entrepreneurs as well as wage workers. However, knowledge of what works to increase their participation, enhance their performance, and strengthen their benefits (see Box 1) is not as clear, with far less consideration of the policy needs of these different groups.

This technical note first briefly describes the entrepreneurial and employment actors that characterize an inclusive agricultural sector. The following section explores the different types of policies that positively (or negatively) influence the participation and performance of women

entrepreneurs and wage workers and the benefits they receive from their involvement. After the review of the current evidence, the note looks ahead to raise some emerging issues and identify concrete steps that can be supported through policy options.

2. PATHWAYS TOWARDS INCLUSIVE AGRICULTURE

2.1 WOMEN AGRI-ENTREPRENEURS

Current approaches to supporting women agri-entrepreneurs reflect an intersection of two streams of work on 1) women in agriculture and 2) women's (mostly non-agricultural) entrepreneurship. Extensive research on women farmers and women traders (World Bank 2009; FAO 2011; O'Sullivan et al. 2014) has revealed both the wide range of the data available, from plot-level to national statistics, as well as gaps in the knowledge. New tools, such as the Women's Empowerment in Agriculture Index (WEAI), a

¹As used in this paper, "institutional" refers to the overarching policies and practices, whether formal or informal, that shape 1) human resources efforts (e.g., gender relations in the workplace, including equitable hiring, retention, and benefits practices as well as responses to sexual harassment and gender discrimination), 2) priority-setting and staffing in projects and programs, and 3) budgeting.

comparative index to measure five dimensions of women's empowerment (Alkire et al. 2013), have improved measurement of the gaps in empowerment between women and men in agricultural households.² Women farmers have less access than men to productive resources and get lower returns on the assets they have as a result of "broader norms, market failures, or institutional constraints that alter the effectiveness of these resources for women." (O'Sullivan et al. 2014: 10)

The entrepreneurship literature, while not always inclusive of agribusinesses, also highlights disparities in men's and women's participation in entrepreneurial activities. Although the gap is shrinking, men are still more likely to be engaged in entrepreneurial activities than women and are less likely to open a business out of necessity (GEM 2018). Women's enterprises are overwhelmingly involved in wholesale/retail trade, with few able to access international markets (GEM 2017). Programs to support women entrepreneurs include offering "bundled solutions" to ease their "bundled constraints" (Buvinic and O'Donnell 2016: 18-20). Women often have lower mobility and business knowledge, less discretionary income, and greater responsibility for children and domestic chores, so they gain relatively greater benefit from bundled or integrated programming. This means, for example, that supplying credit alone is not sufficient to enable women entrepreneurs to succeed but needs to be paired with human capacity development and financial services, including digital financial services. Integrated programs that jointly provide credit, training, and technical assistance as well as link entrepreneurs (as well as potential employees) to market opportunities appear to have better economic outcomes (World Bank 2016). Women at different stages in their careers as entrepreneurs or employees or at different ages, also benefit from different types of support than men. Younger women in Uganda, Nepal, Kenya, and India, for example, showed benefits to their careers and in other dimensions of well-being from programs that offer combinations of technical or business development and life skills trainings that also provide group support and/or follow up mentoring (Buvinic and O'Donnell 2016).

The intersection of these two views on women in agriculture and entrepreneurship inform this note and its categorization of women as active entrepreneurs in agricultural value chains. Box 2 identifies four broad types of women agri-entrepreneurs. It starts with defining women producers as entrepreneurs who operate a farm-based business and adds three other entrepreneur categories centered on trading,

Box 2: Types of Women Agri-Entrepreneurs

- **Producers** are defined as women operating farming businesses independently or jointly managing animal or crop production, who have at least one non-family employee, and who sell a surplus into the market. They may own or rent land or have access to land owned or held by spouses, other male relatives, or the community (IFC 2016).
- **Traders, Buyers, and Aggregators** include cross-border traders, market women, larger buyers of farm gate products, and aggregators who bulk and grade products for transport or export. They cover a spectrum of formality, scale, and level of organization, tax status, and enterprise registration (Caselli-Michael 2012).
- **Processors** add value, transforming raw products (e.g., grains) into semi-finished or finished goods to make these foods edible or more nutritious. They also include small manufacturers in a second stage of processing, e.g., baking, juicing, cooking, or other ways to meet consumer needs. As entrepreneurs, they may be independent or part of a collective (IFC 2016).
- **Agro-Input Suppliers and Dealers** supply seeds, fertilizer, and pesticides for crops and medications and animal feed for livestock. Also included are private service providers who offer artificial insemination services and supplies, veterinarians, extensionists, and equipment providers, such as tractor hire services. The size may range from a single woman working with a single employee to a large agro-dealer importing seeds and supplies from overseas (IFC 2016).

² The original WEAI looks at producer-level agricultural households. One of its adaptations, the WEAI for Value Chains, is revising the Index to look at empowerment dimensions in households at different nodes of the value chain. See the WEAI Resource Center at <http://weai.ifpri.info/>.

processing, and service provision. These categories are not always mutually exclusive, as women may, for example, manage their own plots and also have a small business selling inputs. While these businesses require different skills and may need different types of policies to facilitate their involvement, they share the common sphere of entrepreneurship. Whether micro-, small or medium-sized businesses, entrepreneurs employ others, make a profit, and have independent, joint, or collective decision-making authority (i.e., as independent entrepreneurs, as partners in firms, or as part of cooperative associations) over their factors of production.

2.3 WAGE WORKERS

In contrast to the self-employment categories described above, this category refers to women who do not own or manage the means of production (e.g., capital, land, assets, or tools) and therefore have only their own labor to offer. In agriculture, wage workers range from on-farm day laborers to part-time, contract or salaried employees of large-scale processing companies. In many agricultural industries, women wage workers are far less likely than men to hold permanent contracts. In Nepal, for example, 70 percent of women versus 45 percent of men work part-time (FAO 2011). Instead they more often work as informal or casual workers than men at jobs for lower pay. The gender gap in formal and informal wage employment can range from 15 percent for men and 4 percent for women in Ghana to 24 percent for men and 3 percent for women in Bangladesh (FAO 2011). Their employment from one day to another is determined by a supervisor, many of whom are men with limited institutional accountability. Women across geographic contexts have reported that men abuse their power. Women are coerced into sexual relations with supervisors who offer time off, a promotion, or reduced workloads. If women refuse their supervisors' advances, they could be burdened with increased workload, wage reduction, or dismissal.

Despite these conditions, it is expected that the share of wage workers in agriculture will increase over time and that women's share of wage work will also increase (Mueller and Chan 2015). It will remain an important income pathway for rural households: between 50 and 60 percent of poor households in Guatemala, Bangladesh, Nepal, and Malawi depend on wage labor for survival (Valdes et al. 2009 in Mueller and Chan 2015), making it critically important to address the terms and conditions of wage work for women in the sector.

3. POLICIES TO SUPPORT WOMEN IN AGRIBUSINESS AND WAGE EMPLOYMENT IN AGRICULTURE

This section discusses the types of policies or regulations needed to support greater participation by women, improved performance by women in the value chain, and the existing evidence for why and how women can benefit from these policies as farm and non-farm agri-entrepreneurs and wage workers. Gender analyses have been useful for understanding these pathways, providing detailed descriptions of the social norms that facilitate or impede women's ability to work, own property, or access and keep the income and assets resulting from their labor. These norms shape much of the context of agricultural practice and influence the multiple and varied routes to increased engagement of women and youth in agriculture. While critically important, norms are only one set of gendered rules that influence women's successful entry and performance in the agricultural sector (Markel and Jones 2015). Change in norms must be supported by policies that create and maintain incentives for achieving women's economic empowerment and more inclusive growth (Fox 2015).

Policies to Support Participation

Women's participation is largely defined by the set of assets they use or control. For example, if a woman has access to land, then she is able to enter the market system as a producer. If not, she must consider what other assets, including skills, she can use to participate, entering as another type of agri-entrepreneur or wage worker. Property rights, inheritance regimes and practices, and other policies shape women's access to land, property, and credit and play an important role in determining how women and men become productive actors in agricultural value chains.

Policies to Support Performance

Women's ability to improve or maintain their position in agricultural value chains, like men, is shaped by whether they can increase their productivity. Policies that enable women to upgrade their skills, to join associations and cooperatives, expand their access to markets, and enhance the terms and conditions of their work all contribute to strengthening their performance and upgrading their positions in the chain.

Policies to Support Women's Access to Benefits

These are policies that support men's and women's ability to access and control income, assets, or other facets of well-being derived from value chain participation, including those that ensure non-discrimination and transparent employment processes. The existence and implementation of policies that provide workplace safety and protection from gender-based violence are also critical. Increasingly important are digital identity policies that protect women's rights to income and earnings and other infrastructure that facilitate reductions in labor and transport time.

Table 1 below illustrates that different types of policies enhance different returns to women agri-entrepreneurs and workers in terms of their participation, performance, and benefits. While all of these policies affect women in some way, the table and the following discussion focuses on marking those that facilitate or constrain engagement. For example, policies that regulate business start-up are important in enabling participation, while policies on growing a business influence women's ability to upgrade performance. Policies related to terms and conditions in the workplace are more important to women wage workers on and off the farm than to a small producer or processor with few employees.

Table 1: Key Policies to Support the Participation, Performance, and Benefits of Women Producers (P), Non-Farm Agribusiness Entrepreneurs (A), and Wage Workers (W).*			
Types of Policies	Participation	Performance	Benefits
Access to Assets (e.g., Land, Credit)	P, A	P, A	
Market Access	P, A	P, A	
Starting a Business or Group	P, A		
Growing a Business or Group		P, A	
Infrastructure (e.g., Transport, Water, Energy)	P, A, W	P, A, W	P, A, W
Human Capital Development		P, A, W	
Financial Services (including Digital)		P, A, W	P, A, W
Terms and Conditions of Work		A, W	W
Anti-Discrimination and GBV	P, A, W	P, A, W	P, A, W

*Key: P = Agricultural producers; A = Non-farm Agri-entrepreneurs; W = Wage workers.

The descriptions below illustrate how each policy type supports women agri-entrepreneurs and wage workers.

3.1 USE, CONTROL, AND OWNERSHIP OF ASSETS

Productive assets, such as land and other property and credit, are critical factors in allowing both men and women to participate in and grow agribusinesses across the value chain. Productive assets are either an entry requirement into the value chain, like land for a producer, or because they facilitate access to other resources needed to start or grow a business, like capital. Research from a number of countries also suggests there is a positive relationship between women's land ownership and their autonomy, financial security, and well-being (Meinzen-Dick et al. 2017; Rodgers and Menon 2013). However, a growing body of research has documented the presence of a gender asset gap, showing that despite variation across countries, women typically have fewer assets than men and own assets of lower value (Doss, Deere, Oduro, and Swaminathan 2014; Meinzen-Dick et al. 2011).

Discriminatory laws and practices around land ownership, both formal and informal, limit women's ability to use land, the preferred form of collateral, to access larger bank loans that would permit expansion of their businesses. Georgia, like other countries in Eastern Europe, is still working to reform land titling efforts put in place in the 1990s regulating that only the name of the household head, usually a man, could be identified on registration documents (FAO 2018). While some aspects of these gendered patterns of use, control, and ownership are influenced by local social norms, especially within the household, broader national policies, whether in the form of marriage, inheritance and family law, or as formal land law regulating titling, are particularly important in shaping women's rights to resources.

Agri-Entrepreneurs

Women's rights to land have received the most attention in studies of gender and assets to date, and land is the asset most critical for agricultural producers. Tenure security is strongest through ownership, but other rights of use and control can be adequate for enabling women to begin production activities in agricultural value chains (Johnson and Quisumbing 2009). For example, in Mali, women have at least five avenues to access land for cultivation (Evers Rosander 2004) and, when used for vegetables, are also entitled to keeping their earnings from sales, even when not the legal owners of the plots. Joint titling or preferential titling for women-headed households are recommended policies to protect and support women producers' access to land while married and in the case of divorce, separation, or widowhood.

Land rights are also important for other agri-entrepreneurs — traders, processors, or input suppliers — who use land ownership as collateral for accessing capital. Property rights are also associated with women moving into leadership positions in the private sector (World Bank Group 2018). However, some evidence suggests that women are less inclined to use their land as collateral, and therefore efforts must be made to ensure their ownership of other property and assets (Buvinic et al. 2013). Policies that allow for alternative types of collateral (e.g., jewelry, contracts, salaries, or other property) are favorable to women when land rights are limited, but they have other ways of accumulating assets.

Wage Workers

The importance of land and property rights to women wage workers is related less to how it impacts their employment prospects and more to how they enhance women's autonomy and decision-making power in the household. Research on gender and assets in Ecuador reveals that couples demonstrate more egalitarian decision-making when women own a larger share of household assets (Rodgers and Menon 2013). In some countries in sub-Saharan Africa, property and inheritance rights for women are associated with employment outside the home and girls' schooling (Rodgers and Menon 2013). These findings are a reminder that policies on land and property cannot be viewed in isolation of inheritance and marital regimes that define the control and ownership of men's and women's assets within the household.

3.2 STARTING OR LEADING A BUSINESS OR GROUP

This group of policies refer to laws associated with starting or leading a business as an individual or jointly, or businesses that are collectively held like cooperatives, producer associations, or other groups. This group of policies is particularly important to current (or potential) women agri-entrepreneurs, including producers and traders or buyers who may become part of or lead a cooperative or association.

Agri-Entrepreneurs

Business formalization and participation in a group are important milestones for growth, as they enable entrepreneurs to enter into formal contracts with other chain actors, access financing, and expand their market opportunities. Additionally, women's participation in producer associations can often help overcome constraints associated with lack of land, labor, and capital by pooling together resources with other producers and expanding women's social networks. Yet women agri-entrepreneurs face a number of constraints to starting a business, becoming a member of an economic or social group, and/or leading businesses and groups. Many continue to operate as informal businesses unable to expand their businesses. Time and mobility constraints pose a challenge to women starting and completing the registration and licensing process. Discriminatory laws may impede a woman's ability to independently open a business without the signature or permission of her husband (Rubin et al. 2009).

Similarly, while women have participated in informal labor savings and credit groups for many years, they can face challenges in joining cooperatives and producer associations that are better positioned to connect with other value chain actors. Laws that regulate membership in cooperatives can pose challenges to women's participation when they are tied to the ownership of productive assets (e.g., land) or limit membership to one individual per household (Cohen 2017). In the latter case, the perceived head of the household, often a man, tends to assume membership in the cooperative, with the exception of women who are heads of households. The inclusion of a measure of women's membership in economic and social groups in the VWEI is reflective of the importance of ensuring national laws and policies that regulate cooperatives and other economic and social groups include non-discrimination clauses.

3.3 MARKET ACCESS

Market access policies refer to the range of policies and programs that support the trade and exchange of goods to meet local, regional, or international standards. Many of these define requirements related to sanitary and phytosanitary measures, good agricultural practices, and other animal and plant health guidelines that **agri-entrepreneurs** must follow to be able to sell their products or to receive fair prices for them.

Agri-Entrepreneurs

Local and regional markets have long been considered a good entry point for women **producers, traders, and processors** unable to meet the requirements of international markets. Women with limited ability to grow their businesses or improve the quality of their products can often meet the lower standards required for these markets.

Standards in many local and regional markets are changing, as urban consumers increasingly demand food products that meet quality and health standards. Increasingly women agri-entrepreneurs who aim to improve their growth and performance must meet the requirements of these more competitive and lucrative markets. Increased global attention to nutrition and safe diets is strengthening national food safety regulations that will change requirements locally and regionally. Although a benefit to consumers, these new standards may impose costs or exclude women entrepreneurs from markets if they lack the knowledge or the ability to meet regulatory requirements.

Although market access policies do not necessarily create specific gender-based barriers, women's often lower access to resources (e.g., lack of information and networking or access to capital and technology) means they may not learn about new regulations or have the ability to adjust to them. To enable these women-owned businesses to grow, trade promotion policies, export readiness programs, and other business development services can be combined with interventions that support training and financing to offset these gender-based constraints (Buvinic and O'Donnell 2016).

3.4 HUMAN CAPACITY DEVELOPMENT

Participation, performance, and benefits of all actors in the value chain are affected by policies on basic as well as vocational training. Literacy, numeracy, and knowledge of agricultural practices and technologies are fundamental to building competitive agricultural value chains. As chains become increasingly formalized, human capacity development activities will need to provide skills in business development and management as well as more specialized technical skills in food processing, agricultural technologies, and marketing to support growth in the private sector. Policies that offer incentives to universities as well as technical schools to provide these skills are needed. Also needed are programs such as Innovative Agricultural Research Initiative (IAGRI) in Tanzania that allow students to learn by doing through internship and apprenticeship opportunities in the private sector, so that on graduation they are able to meet the challenges of work and speak the language of agribusiness.

Agri-Entrepreneurs

For women producers, agricultural extension and advisory systems, both public and private, remain an important avenue for acquiring knowledge that can improve their performance in agricultural value chains. National policies that support these services with adequate funding can help women agri-entrepreneurs.

Both practical and policy issues often limit women's access to extension services. Steps to expand their access include changing hiring, promotion, and retention practices of extension workers; supporting women's entry into agricultural vocational training programs; and supporting national agricultural research programs to address crops and products typically grown and processed by women (Manfre et al. 2013).

For other women agri-entrepreneurs, the formal extension systems can be less important than business incubator programs and trade and export promotion fairs. These communication channels offer access to the skills and knowledge needed to expand their businesses.

Wage Workers

Women wage workers find themselves in relatively low-skill, low-wage employment. They either lack the skills necessary to move into technical and managerial positions, or biased labor markets hinder their employment in these positions. In other sectors, workplace programs and incentives to provide on-the-job training or retraining through vouchers or wage subsidies can bolster women's skills. The evidence however is mixed on their success, although for young women these programs have been effective. The key to success is to design programs to link skills with labor market demand and provide technical and life skills training (Katz 2013), both in school — like the IAGRI program mentioned above — and on the job.

3.5 WORKSPACE TERMS AND CONDITIONS

Workspace³ terms and conditions refer to the set of policies that determine who can work, where, for how much, and for how long. Policies that hinder the labor market with biased notions of who can work where and in what positions create a drag on the economy. According to the Women, Business, and the Law report (2018), legal barriers that decrease women's labor force participation have significant

³ "Workspace" is a broader term than "workplace" intended to include nonstandard workplaces that are associated with household enterprises, marketplaces, incubators, and other similar business activities.

economic consequences, undermining gross domestic product growth. The data show that, overall, when there is less gender equality in a country's legal system, fewer women work or own businesses (World Bank Group 2018: 7, Figure 1.4).

Agri-Entrepreneurs and Wage Workers

Women's childcare responsibilities are cited consistently as an impediment to their ability to increase their labor force participation and expand their businesses (FAO 2011; Buvinic et al. 2013; GEM 2018). Increasingly, agricultural programs — particularly those focused on producers — are working with households to reconfigure men's and women's roles in the household (IFAD 2014). To support these efforts, while also addressing women in other parts of the value chain, parental leave policies for men and women can be strengthened. Policies that provide incentives for mothers and families, such as tax credits and the availability of childcare and education for young children, can also increase women's participation in the labor force (World Bank Group 2018: 4).

A different dimension of workspace terms and conditions is linked to women's ability to obtain official identification, such as birth certificates, school leaving certificates, and other credentials to support their claims to their identity and their skills that are regularly part of the job application process as employment becomes formalized. Currently, an estimated 1.1 billion people around the world live without the benefit of official identities and often experience difficulties in accessing critical services, while over 50 percent of women in at least 19 countries lack an official identification. A unique official identity is crucial to enabling access to key financial services and other assets and services. At the same time, building an infrastructure to support digital identities promises inclusion for all, but also holds the danger of control and surveillance, such that policies to promote the spread of digital identities need also to embed protections that would guard against identity theft or other threats (USAID 2017).

Wage Workers

Employment policies and laws shape the types of work available to men and women. Women, Business, and the Law (2018) reviewed legislation in 189 countries showing that, despite good progress over the past 10 years in removing restrictions, 104 countries continue to limit or prohibit some types of employment for women.

Twenty-seven economies limit the type of work women can do in agriculture. Formal restrictions on women's ability to handle fertilizers or drive tractors or trucks are maintained in Egypt, the Kyrgyz Republic, and Russia, though not in any of the current 11 Feed the Future target countries (Cohen 2017). However social norms and program restrictions on women's work are widespread. Removing these restrictions, while simultaneously improving legislation on pay equity and occupational safety and security are critical to improving wage workers' working conditions.

3.6 INFRASTRUCTURE

Infrastructure policies play an important role in facilitating economic opportunity and improved well-being for both women and men and are critical to addressing women's time and mobility constraints. Rural women and girls spend a disproportionate amount of time compared to men and boys collecting firewood, fuel, and water for both household and productive activities and often process agricultural products manually. These activities compete for women's time with income-generating activities associated either with businesses or wage work and are made more difficult by the lack of rural electrification, roads, and water access points.

Both **agriculture entrepreneurs and wage workers** benefit from infrastructure upgrades. These policies can enable women to perform their household activities in less time and have been shown to increase women's participation in the labor market. In South Africa, rural electrification increased women's labor market participation by 9.5 percentage points, compared to only 3.5 points for men. The

electrification enabled women to switch from fuel and firewood collection to electric cooking and lighting, enabling more time for income-generating activities to take place in the home (cited in Buvinic 2013).

Agri-Entrepreneurs

Transportation upgrades can improve the safety of travel and enable women **traders** to expand their marketing activities. The Peru Rural Roads program, funded by the World Bank and the Inter-American Development Bank, made improvements to 3,000 kilometers of non-motorized tracks that had largely been used only by women. Women increased their participation in markets and fairs, leading to greater income opportunities (World Bank 2004). Attention to women's infrastructure needs in Bangladesh led to improvements in rural markets that facilitated employment opportunities and increased safe and accessible transportation for more than 2,000 women. Improvements were made to construct bathrooms and designated women-only market stalls as well as public transport buses with lower steps for women (Mehra and Gupta 2006).

Enabling access to water in households or villages can reduce the time women and girls spend collecting water. In most countries, this time has not been transferred to productive activities but has likely led to gains in leisure time (World Bank 2012). In Pakistan, however, women shifted the time they gained by not collecting water to income-generating activities (cited in World Bank 2012).

Wage Workers

Wage workers will also gain time in their work day with improvements to energy, water, and transport infrastructure. Policies that support improvements in road and public transportation with open opportunities to more women to reach their jobs, e.g., in plant processing and packing agricultural products. Improved water supplies to workspaces will also have the benefit of improved sanitation and menstrual hygiene, often a constraint for women workers (House et al. 2012).

3.7 FINANCIAL SERVICES

Women often have less control over their incomes than men (World Bank 2009; IFAD 2010). Spouses may retain some or all of the earnings women gain from their participation in the labor market. Furthermore, women often have difficulty saving the money they do earn, often using it to meet immediate financial needs or are expected to share it with other family members. At the same time, the research is clear that when women are able to retain, control, and save their income, they invest it in their businesses and in their children's health and education.

Studies show that **both women agri-entrepreneurs** and **wage workers** benefit from individual savings accounts and from digital financial services that maintain the privacy and security of women's earnings (Buvinic et al. 2013; Buvinic and O'Donnell 2016). For example, a study conducted in Western Kenya found that women were less likely to invest money in their business when their earnings were visible to other family members (Jakiela and Ozier 2012). Elsewhere in Kenya, Dupas and Robinson (2013) found that access to individual savings accounts increased savings rates and incomes for women entrepreneurs (Buvinic and O'Donnell 2016).

Policies that foster linkages between mobile money and financial services are important for both women agri-entrepreneurs and wage workers to protect their agricultural earnings. Additionally, enhancing the legal requirements for sex-disaggregated data collection by financial institutions will contribute to a better understanding of women's access to finance (Cohen 2017).

3.8 NON-DISCRIMINATION AND GENDER-BASED VIOLENCE

Considerable evidence exists to demonstrate that gender inequality and discrimination in the workplace is associated with lower macroeconomic growth, and the efforts to reduce the gender wage gap and sexual harassment has benefits to productivity and growth (Lopez-Claros and Zahidi 2005; Lin et al. 2004; Kabeer and Natali 2013). Gender biases create rigid labor markets that distort the allocation of labor and reduce productivity. Highly sex-segmented sectors of the economy are often indicative of discrimination and norms that channel men and women into jobs for which they are assumed to be well-suited but which do not reflect their talent, experience, or potential. Furthermore, GBV⁴ and harassment experienced in the home and in the workplace reduce their well-being and increase the costs of business through absenteeism and reduced productivity.

Agri-Entrepreneurs and Wage Workers

In agriculture, women entrepreneurs may experience discrimination when negotiating with other actors in the value chain. For example, in East Africa, women traders pay larger bribes than men and may be forced to provide sexual favors to have their goods released from custom officials (Caselli-Michael 2012). Women cross-border traders in many countries experience violence, physical intimidation, and sexual harassment while operating their businesses. Women wage workers fare no better. In Ecuador, nearly 55 percent of women reported experiencing forms of GBV in the export flower industry (Mena and Proaño 2005). Women in the export tea and rubber industry in Sri Lanka reported experiencing many forms of harassment, such as men holding their hips to coworkers spreading rumors about women's relationships with men coworkers, or other serious offenses like attempted rape (Wijayatilleke and Zackaria 2001). In Kenya, among 40 women cut-flower industry workers, 90 percent perceived sexual violence and harassment as the biggest challenges they face (Jacobs et al. 2015). The discrimination against and harassment of women leads to negative psychological, social, and health-related consequences, including sexually transmitted infections. Additionally, it has been shown to impact women's work and wages. For example, in Tanzania women in formal wage work who experience severe partner violence earn 60 percent less than women who are not exposed to violence (World Bank 2015).

Workspaces — within or outside the home — that enable this behavior cannot be curtailed without legislation and the enforcement of non-discrimination laws and protections against GBV. These must include consequences for the behaviors of men and women who take discriminatory actions and perpetuate violence in the household and in the workplace. Unfortunately, 49 countries still do not have laws protecting women from domestic violence (UN Women 2017), and the belief that violence against wives by their husbands is acceptable remains high among men and women in some countries. While laws and policies are important, it must also be acknowledged that these norms require interventions at multiple levels to change these behaviors.

4. KEY TAKEAWAYS

... the extent of benefits for women depends on whether complementary policies are put in place to increase equality of opportunity. In some cases, barriers to opportunity are longstanding and hard to erase — for example, occupational segregation — and effective policies are hard to identify. In other cases, complementary policies are already part of the development agenda of most countries — e.g., improving educational opportunities for females or expanding the

⁴ Read more on this topic in a joint blog post authored by the Feed the Future Enabling Environment for Food Security project and Caitlin Nordehn, Cultural Practice, LLC, available at: <https://www.agrilinks.org/post/womens-work-agribusinesses-and-gender-based-violence-what-do-we-know>.

supply of affordable water and sanitation services — but they need to be implemented (Fox 2015: 4).

The purpose of this technical note is to provide insight into the role of the enabling environment in supporting women agri-entrepreneurs and agricultural wage workers. The review has discussed how different types of laws and policies affect women agri-entrepreneurs, both on and off the farm, as well as wage workers. The section below identifies the actions to support policies that strengthen women's participation, improve their performance, and enhance their ability to retain and control their earnings.

To promote both agri-entrepreneurs' and workers' overall participation, performance, and benefits across the value chain:

- **Support agricultural technical and vocational capacity development.** Provide policy and institutional incentives to educational institutions to reach women participants. This may involve not only the expansion of brick and mortar schools, but also other types of non-traditional education and programming options, such as online distance learning and classrooms in multiple off-site satellite centers to reduce gender-based barriers on mobility and to increase affordability.
- **Focus on policies that enable secure digital financial services.** Women's ability to retain and control their earnings has benefits for themselves as well as their children's health, nutrition, and education. Women need services that enable them to protect their earnings and accumulate savings that can be used for the household or reinvested in their businesses. Facilitating collaboration between mobile network operators and financial institutions, while ensuring consumer protection, can lead to a range of digital finances services that will support women's access to benefits from their work.
- **Improve transport, energy, and water infrastructure, including “off the grid solutions.”** Policies that support both centralized, commercial, and localized energy infrastructure, including options such as solar, biogas, geothermal, and small-scale hydropower and wind power, will ease time and labor constraints faced by agri-entrepreneurs and wage workers alike. Similar investments in small-scale irrigation and water supply and sanitation, especially if done to ensure both women's and men's access, will have comparable benefits.
- **Collect more sex-disaggregated data.** Sex-disaggregated data remains critical to understanding men's and women's participation as agri-entrepreneurs and wage workers. While efforts like the World Bank's Enabling the Business of Agriculture Index highlight the existence of data gaps, as other technical notes have emphasized, this is not enough; data must be used to monitor, track, and evaluate the gains (or losses) women experience as policy reforms occur (Cohen 2017).
- **Analyze the intersection of different policies.** In the review of the eight types of policies described in this technical note, it was clear that these policies often overlap, intersect, and interact with each other and with other policies. For example, family, inheritance, and marital laws impact the use, control, and ownership of assets, particularly land and other property. This creates a complicated web of policies that needs to be carefully examined to understand which women gain and which women lose as a result of different policy reforms.
- **Strengthen the development of integrated, cross-sectoral policies.** To support an inclusive agricultural sector, national-level policies and strategies can benefit from working across different ministries — for example, those associated with agriculture, gender, and development. Rwanda and Niger both have gender in agriculture strategies that highlight inequalities in the sector, highlighting the need to address gaps throughout the agriculture sector.

- **Address cross-cutting constraints through infrastructure and social policies.** Women's disproportionate responsibility for household activities and childcare are a barrier to their full participation in economic life. Infrastructure policies, particularly those that support rural electrification and transportation and roads, can alleviate these constraints by enabling women to perform their household activities in less time and travel more quickly and safely to jobs, markets, and buyers. Additionally, governments can contribute to changing norms around childcare by expanding parental leave and providing subsidies for childcare.
- **Strengthen non-discrimination and GBV policies.** Much work is needed to support the development and the implementation of policies to protect women against discrimination and GBV, including:
 - Provide for the collection of better sex-disaggregated data on the factors that contribute (e.g., age, education level) to GBV in market-oriented agriculture as well as documentation of its pervasiveness to build evidence-based strategies that address underlying its behaviors and facilitate systemic change.
 - Address inequalities between women and men in agribusiness through different pathways, e.g., upgrading women's skills and opportunities to hold positions with greater decision-making authority, job protection rights as contracted workers, and training to change attitudes on acceptability of GBV.
 - Strengthen women's and men's knowledge of and access to safe reporting procedures.

To enhance participation and improve performance of women agri-entrepreneurs:

- **Support the provision of bundled or integrated services.** To grow their businesses, women agri-entrepreneurs need a combination of services, including finance, insurance training and skills development, mentorship, and digital financial services. In agriculture, programs such as CARE's Farmer Field and Business Schools⁵ combine training on farm production techniques, proper nutrition, gender equality, marketing, and business management skill development with gender dialogues with men/community leaders. Women producers have demonstrated improved use of agricultural technologies. This may require policies that foster inter-ministerial cooperation to develop such complementary programs.
- **Analyze the impact of emerging market access policies on women agri-entrepreneurs.** Increasing concern over food safety and nutrition is leading to improvements in national requirements and legislation, with impacts likely on women traders, retailers, and processors who will find it more difficult to expand and grow their food-related businesses. Policies and programs will be needed to help them meet the new requirements. The donor community will need to maintain gender analysis as a tool to support the adaptation of women agri-entrepreneurs to new policy environments and a changing economy.

To enhance the participation of women wage workers:

- **Improve the terms and conditions of wage work.** The high informality associated with this sector makes it difficult for legal and policy reforms to improve the conditions of work. Nonetheless, policies can improve the conditions for those working in formal wage work by removing restrictions on women's work in agriculture and improving legislation on pay equity and occupational safety and security.

To improve benefits of women wage workers:

⁵ See http://www.care.org/sites/default/files/documents/ffbs_innovation_brief.pdf.

- **Address the security of wage payments to women.** Establish financial accounts (in banks or with mobile providers) for women workers to reduce risks associated with cash payments.
- **Increase attention paid to agricultural wage workers in national statistics and agricultural policies and programs.** Wage workers are consistently overlooked in agricultural value chain programs. Yet hired labor — both formal and informal — is present at all levels of the chain. It is an important income avenue for women who lack land and other assets to start a business. This large and growing segment of the workforce needs more attention to understand the size and scope of rural labor markets, capture wage workers' constraints, and identify potential solutions for improving and protecting their work. Any data collected must be sex-disaggregated.

The **Feed the Future Enabling Environment for Food Security** project is a global support mechanism for Feed the Future focused and aligned Missions and Washington-based USAID offices to address policies, as well as legal, institutional, and regulatory factors that function as market constraints affecting food security.

Launched in September 2015, the project enables the rapid procurement of technical analysis, advisory services, and strategic knowledge management. For more information, contact Lourdes Martinez Romero (COR) at lmartinezromero@usaid.gov or Nate Kline (Project Director) at nkline@fintrac.com.

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