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Final Report

**Guidelines for Integrating Gender Issues into Bank Group
Agricultural Sector Projects**

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GENESYS

**GUIDELINES FOR INTEGRATING
GENDER ISSUES
INTO BANK GROUP
AGRICULTURAL SECTOR PROJECTS**

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GUIDELINES FOR INTEGRATING GENDER ISSUES INTO BANK GROUP AGRICULTURAL SECTOR PROJECTS

1 INTRODUCTION

1.1 Gender Is an Economic Variable

The principles that lie behind enhancing the role of women in the development process are:

- The principle of economic efficiency
- The principle of equity

Men and women are partners in the development process. Although they play different roles, each makes significant contributions. Governments can help increase women's and men's productivity through appropriate policies, programs and services.

When emphasis is put on distinguishing between men and women in data collection and on enhancing the benefits directed towards women in project design, it is not to isolate or marginalize men. By identifying the major differences in the roles men and women play in society, we can better understand their needs and constraints with respect to access and control over resources. These elements play a crucial role in project success or failure.

Gender must be considered as an economic variable. Evidence from all sectors shows that when gender issues have been considered in project design and implementation, women and men have better control over their income and other resources. In fact it has been demonstrated that when women have equal access to economic resources, they invest them in activities that permit their labor to become even more productive than men's. Targeting women with productive resources results in:

- Increased production
- Improved quality of output
- More effective use of credit
- Better credit repayment
- Better family education
- Better family nutrition
- Better family health
- Decline in child and infant mortality
- Decline in fertility

1.2 Key Terminology

The inclusion of gender considerations in project development introduces a number of concepts and terms that must be defined. These are:

Gender Roles

The concept of gender roles refers to socially acquired behaviors that are often culturally specific. It must be distinguished from the concept of sex which is biologically given. Gender roles can and do change.

Gender Issues

By gender issues we mean taking the different roles and responsibilities of women and men into account in project design. This is necessary because men and women engage in different types of economic and social activities, have different sources of income and different access to and control of resources.

Gender Analysis

Gender analysis is a two step process. The first is the identification and description of the different gender roles and responsibilities in a project area. The second step is to assess the constraints and opportunities that result from differences in gender roles. Gender analysis provides the information necessary to reduce or remove constraints and to build upon opportunities.

1.3 Objectives of the Guidelines

The goal of these guidelines is to assist African Development Bank project officers to apply gender considerations in project planning and design by conducting a thorough gender analysis of all project elements. As the planning process evolves, gender analysis should reveal the positive and negative effects of the proposed project on women and men.

The identification of a project's expected direct and indirect impacts on women's and men's economic and social roles and responsibilities will assist project officers in suggesting modifications to project activities or the inclusion of new activities. Such improvements in project design will increase project viability and reduce the risk of failure.

The guidelines will also assist project officers in identifying key data to be collected during the project cycle. These data will later be used to evaluate the success of the project.

1.4 Development of the Guidelines

The Guidelines are the result of a collaborative effort which brought together professionals from ADB Country Program Departments, Operations Departments, and the Central Project Department. The elaboration of the guidelines was conducted in two phases:

- Analysis of Bank procedures and portfolio combined with staff interviews.
- Presentation and testing of Guidelines with Bank professionals during training sessions.

1.5 Organization and Use of Guidelines

The guidelines follow the ADB project cycle, as outlined in the Operations Manual. They are designed so that project officers will be able to begin exploring gender issues early enough in the project cycle to have a significant impact on project design. Special attention is given to the early identification and collection of gender-specific information that will eventually be included in various sections of the project appraisal report.

The Guidelines review, phase by phase, the type of data collection and analysis needed at each step of project design and implementation. While these phases are conducted sequentially, many iterations take place in the process of project design, providing opportunities to review data, confirm information and analyze proposed interventions with both member country officials and men and women in the project area. During the process of negotiating a project with member country decision-makers, project officers have the opportunity to raise critical gender issues and thus contribute to positive changes in member countries' economic and social policies.

1.6 The Agricultural Sector

It is well known that both men and women farmers play critical roles in African smallholder farming systems. Less well known are the regionally specific contents of these roles, their time demands, and their degree of autonomy and inter-dependence. Without this knowledge, planners risk proposing project activities that can have unintended negative consequences or little prospect of success.

The gender relations of a society and its farming systems shape both economic behavior and economic options. To predict the impact of project activities on men and women as economic agents with differing constraints and responsibilities, project designers and administrators need to understand the economic implications of gender relations.

In most African countries, men are more likely to leave the rural areas or to become part-time farmers than women. Because smallholder agriculture increasingly depends on the technical and entrepreneurial skills of women farmers, project design must increasingly be based on an understanding of the roles, responsibilities and constraints that determine women's labor availability, productivity, and motivation to participate in project activities.

An improved understanding of gender issues will help planners design projects directed at meeting the needs of segments of the population that are vulnerable to poverty, such as women-headed households. It will also facilitate a more realistic analysis of the environmental implications of the changing roles and responsibilities of women and men farmers, pastoralists, and fisherfolk.

1.7 Bank Group Policy and Lending in the Agricultural Sector

The Guidelines are based on principles set forth on the Bank's Agricultural Sector Policy Statement, especially its emphasis on improving the quality of Bank-funded projects by developing measures to increase the participation of important target groups such as women and low-resource farmers in project planning and implementation. The Bank's concern to enhance the capacity of public and private institutions in Regional Member Countries (RMC) to respond to the priority needs of small-scale producers in the agricultural sector are also reflected throughout the Guidelines.

The subsectoral distribution of ADB loans for agriculture shifted from the 1970s to the 1980s, although the changes recorded in Box 1 are less significant than they seem at first glance (see below).

PERCENT OF BANK LOANS TO AGRICULTURAL SUB-SECTORS		
Sub-Sector	1958-1979	1980-1988
Integrated Rural Development	15%	17%
Food Crops and Irrigation	31%	13%
Cash and Export Crops	29%	16%
Livestock	5%	10%
Forestry	1%	6%
Fisheries	1%	3%
Infrastructure	15%	7%
Lines of Credit	3%	15%
Sectoral Adjustment	0%	13%

BOX 1

The increasing diversity of the agricultural portfolio is highlighted by the growing volume of sectoral adjustment loans and agricultural lines of credit during the debt-troubled 1980s. These two lending categories, however, are actually umbrella type credits that benefit a wide range of agricultural subsectors.

Although neither sectoral adjustment loans nor agricultural lines of credit are treated separately in the present Guidelines, many of the gender considerations that need to be taken into account in

designing these types of loans have been dealt with in sections 3.1 and 3.2 below and in the detailed discussion of subsectoral gender issues in section three, including a specific discussion on extending small loans to women and men farmers in section 3.10. Finally, the institutional issues related to lines of credit, in particular how to analyze and enhance the ability of Development Finance Institutions to address gender issues, are fully treated in the Industrial Sector Guidelines and can provide useful information for the planning of agricultural lines of credit.

Section three of these Guidelines treats all other project categories in the Bank's agricultural loan portfolio in detail. Each subsection on specific project categories and on the types of project components emphasized in the Bank's policy statement — research, extension, input supply and marketing — presents a check list of questions to guide a gender analysis of the subsector. This is followed by a discussion of the implications of gender analysis for project design.

2 PROJECT IDENTIFICATION

2.1 The Project Brief

When a project is offered to the Bank Group for financing, the project officer prepares an initial project brief based on available information. It is important at this stage to include an examination of gender issues relevant to the project. Gender considerations should be highlighted in the following sections of the project brief:

Project Background

The project officer should look for basic gender-disaggregated data in the agricultural sector as a whole and in the subsectors relevant to the project. Suggestions regarding the type of data to be collected at this stage are listed in Box 2.

GENDER CONSIDERATIONS FOR PROJECT BACKGROUND

- The percentages of rural women and men classified as economically active in the sector, including an assessment of the accuracy of census data on women's participation.
- The percentage of women-headed households in rural areas.
- The relative involvement and responsibilities of women and men in the sub-sectors included in the project: food crops, export crops, crop processing and commercialization, livestock, fisheries.
- The relative representation of men and women and clients or providers in major agricultural institutions, such as agricultural research, extension, seasonal credit.

BOX 2

If this information is not included in the available documentation, the WID Unit may be able to provide help in locating needed information. If, as is likely, not all the required information is available from Bank sources, the project officer should inform the RMC agency submitting the

project proposal that specific types of information and gender-disaggregated data will be sought at the preparation stage. The Bank can either request the RMC to provide it for the preparation mission, finance a pre-preparation study to generate the information, or direct the preparation mission to collect it.

Project Rationale

If it is apparent from the available data that women are active in the subsectors involved in the project, this fact should be noted by referring to both women and men farmers, pastoralists, and so forth when describing the rationale for the project.

Project objectives should make specific reference to both women and men. Examples are cited in Box 3.

INCLUDING GENDER IN PROJECT OBJECTIVES

- An objective to raise household income should include gender specificity, for example, "to raise household and individual incomes, including women's income from the sale of food crops and men's income from cattle sales."
- An objective to increase production of one or several specific crops should mention the fact that certain crops are predominantly male or female cash crops or are crops produced by men or women, or both for household consumption.
- If the objectives of specific components are specified, explicit reference should be made to both men and women. For example, "institutional support for the extension services will include training in methods of reaching men and women farmers with the technological information and innovation most relevant to their respective cropping and livestock responsibilities."

BOX 3

Project Benefits

The intended benefits from the project should be explicitly related to both men and women agriculturalists based on the information available regarding their respective roles and responsibilities.

Benefits might include:

- Provision of fertilizer and pesticides to food crop producers (who may be, in this case, predominantly women).
- Provision of training in soil and water conservation technology for men and women farmers.

- Participation of men and women villagers in local organizations to facilitate local land use planning, crop commercialization, credit distribution, and so forth.

Risks

Any risks that may differ for men and women due to their differing responsibilities for household provisioning, differing access to resources, time availability, or their differing sources of income should be noted in this section. Special care should be taken to identify risks that proposed project activities might displace women from their traditional income generating niches in the rural economy

— food production, processing, and commercialization.

2.2 Gender Screening

When the project brief has been drafted, the project should be screened and placed in a category that reflects the relative importance of gender issues to the determination of its economic and social impact on women and men. (Projects received by the Bank Group at later stages in the project cycle should also be subject to gender screening.)

The Women in Development Unit has prepared guidelines to assist project officers in conducting a gender screening.

A project's impact on men's and women's economic and social welfare may be negative or positive. Projects where there is a probability that the direct and indirect impacts may be negative for either men's or women's productivity, incomes, labor or health, should be subject to careful gender analysis at all stages of the project cycle.

Most agricultural sector projects will require a well developed gender analysis during the design process. Men and women in rural households carry on a complex mix of individual and joint agricultural and nonagricultural enterprises, each with varying levels of autonomy from and dependence on inputs from a spouse and other household members. Since this is the case throughout Africa, projects that intervene in several aspects of either men's or women's separate or joint cropping, livestock, fishing, or off-farm enterprise are likely to have some negative or positive impact on the opposite sex. In such cases, gender analysis and gender-sensitive design of project components can contribute enormously to project viability and sustainability.

If the gender relations of the farming systems in the project area are not well described in documents available at the identification stage, the terms of reference for the project preparation team can include instructions on how to conduct the necessary gender analysis during the preparation mission. The questions presented in the preparation section below are designed to help in the formulation of these terms of reference for a preparation mission.

If the gender issues raised by the proposed project are particularly difficult but too little is known about the specific gender relations in the project area to appropriately guide or orient the preparation team, a pre-preparation gender impact study of the project area farming systems may be ordered. This study should normally cover the topics listed in Box 4.

GENDER IMPACT STUDY

A gender impact study in the agricultural sector should in most cases include the following aspects of gender relations in the farming systems of the project area:

- The sexual division of labor and responsibilities by type of field, crop, livestock, and off-farm activity.
- Gender differences in access to and control over household and community resources.
- Gender differences in control over output.
- Gender differences in sources of income.
- Gender differences in responsibilities to provide home-produced and purchased goods and services necessary to family welfare.
- Gender-specific constraints on women's and men's probable access to project activities and benefits (for example, time, transportation, child care, and legal restrictions).
- Opportunities for supplemental project activities or redesign that can reduce gender-specific constraints and/or take advantage of gender-specific roles to enhance women's and men's productivity and output.
- Probable effects of each project component on men's and women's economic roles and welfare.

BOX 4

When there are important income differences in the project area, the gender impact study should differentiate potential project participants into two or three income classes in order to determine if the probable impacts on the richer, average, and poorer segments of the population are likely to be different. Where negative effects are foreseen for economically vulnerable groups, components will need to be revised and/or mitigating actions planned.

3 PROJECT PREPARATION

The preparation process is a critical point at which the project officer's work can inject a concern for gender issues into a project. Even though the Borrower is the main party responsible for project preparation, the project officer may be involved in the planning of feasibility studies and in the specification of the terms of reference for the preparation mission. At both of these points, gender-disaggregated data should be collected and gender issues related to project components should be addressed.

The objectives of a preparation mission are normally to collect and verify information necessary for project appraisal, to identify areas in which additional studies may be needed, and to refine and develop the design of project components.

From a gender perspective, the mission's objectives should be to:

- Complete the gender-specific background and project area information required for effective project design.
- Review and possibly redesign project components based on results of the mission's gender analysis.
- Identify the potential positive and negative impacts the project is likely to have on women and men.

One approach to conducting gender analysis during the preparation mission is to assign an agricultural sector gender specialist to the preparation team. However, even when a gender specialist has been included on the team, the terms of reference for each technical specialist should include the responsibility to identify major gender issues affecting the project components the specialist will design. The gender specialist would then provide on-the-job practical training in analyzing gender considerations during the course of the mission.

Another approach is to spread the responsibility for gender analysis throughout the preparation team. When technical specialists are aware of major gender issues in their fields and/or have undergone sectoral gender analysis training, the terms of reference for each team member can include the responsibility to conduct a gender analysis and impact assessment of project activities in his/her specialty, while the team leader would be responsible for assuring that all relevant gender considerations have been adequately dealt with.

This section contains detailed guidelines on the type of information to include in a gender analysis of traditional farming systems, regional economies, and agricultural institutions. It then discusses the implications of gender analysis for the design of project activities.

The first two subsections focus on information that should be included the background and project area sections of the preparation and appraisal reports. The remaining subsections present specific guidelines for projects or components focused on food crops, export crops, irrigation, livestock, agricultural research, extension, input supply and marketing systems, credit, forestry, and fisheries.

3.1 Background Information

Macroeconomic Trends

Background information at the national level usually includes an analysis of macroeconomic trends and agricultural sector issues. This analysis is increasingly affected by structural adjustment

objectives and policies. In order to analyze differences in the impact of structural adjustment policies and world price trends on men and women farmers, information about trends in the producer prices of major export and food crops needs to be combined with information on the gender of farmers who produce and control those crops. This procedure permits an analysis of the effects of policy-induced price changes on men's and women's gender-specific incomes.

Agricultural Labor Force

National and agricultural census information on the sexual distribution of the agricultural sector labor force should be presented and its validity assessed. Gender-disaggregated data on the distribution of the labor force between large-scale agro-enterprises and smallholder farms should be included, and the percentage of the rural population engaged primarily in pastoral and traditional fishing activities should be indicated.

The socioeconomic distribution of small farmers, pastoralists, and fisherfolk should be indicated via statistics indicating the distribution of farm sizes, herd sizes or other indicators of income and wealth distribution. The food security and nutritional situation of the poorer segments of the population should be described.

The percentage of households headed by women in each of the country's major agricultural regions should be identified and the impact of the shortage of male labor on female-headed households' ability to engage in crop and livestock production briefly assessed.

Farming Systems

The background information on the agricultural sector should provide a brief regional profile of major export and food crops, pointing out significant gender differences in the control of crop production, processing and marketing. A similar brief description of men's and women's roles in the livestock and fisheries sector may also be included.

Regional differences may be summarized in one or two paragraphs, as the following example illustrates:

In the northern region, major food staples for household consumption are grown jointly by men and women with income from surplus food production and from export crops controlled by men. Women's separate incomes are derived from sales of processed foods and other nonfarm output.

In contrast, in the southern region food crops are controlled by women even though men help with field clearing and other tasks. Here women's incomes are larger, and women are responsible for purchasing or producing all of the household's food supplies. Men's major sources of income are export crop production and casual wage labor.

Agricultural Sector Institutions

Information on agricultural institutions should include gender-disaggregated data that answer the following types of questions:

- What is the gender composition of the agricultural extension service (differentiating between home economists and field agents)?
- What is the gender breakdown of farmers receiving seasonal agricultural credit? What are the institution's requirements for granting credit?
- What is the policy of the agricultural research institutions regarding the gender composition of farmer participants when on-farm trials are conducted?
- What organizations, such as cooperatives, village associations and mutual aid societies exist and what is the relative participation of women and men in each? What functions do or such organizations provide to farmers?

Other institution-specific questions are included in the discussion of specific agricultural subsectors.

Sources of Information

Macroeconomic and demographic data is normally available from government statistical and census services. It is also usually been collected and sometimes analyzed by agencies associated with the United Nations Development Program (UNDP), the Food and Agriculture Organization (FAO), the International Labor Organization (ILO) and by bi-lateral donors and multi-lateral donors such as the World Bank and the International Fund for Agricultural Development (IFAD).

UNICEF's Situational Report on Women and Children often contains gender-disaggregated data that is very useful for gender analysis in the agricultural sector. WID units of government ministries and para-statal agencies as well as Ministries of Women's Affairs are other potential sources of gender-specific information. They may also be able to suggest nongovernmental organizations (NGOs) that have conducted relevant studies or worked with women's groups in rural areas.

The in-country libraries of bi-lateral donors such as USAID and NORAD may have information on the gender aspects of regional farming systems as well as other relevant data. University departments of rural sociology, agriculture, and agricultural economics are likely sources of national and even project area information, as are local consulting firms.

3.2 Project Area Information

The order of topics discussed here follows the format of the appraisal report's section on the project area.

Population in the Project Area

The discussion of population and labor issues should include information on age, ethnicity, and the proportion of female-headed households in the area, breaking this down, whenever possible, into de facto women-headed households where the husband is most often absent but sends remittances and de jure women-headed households with little or no male support. In the subsequent discussion of institutions in the project area, the extent to which women-headed households are reached by agricultural services should be assessed.

The socioeconomic and gender characteristics and distribution of economically better-off, average, and poorer segments of the population in the project area should be investigated and summarized in this section.

Land Tenure and Use

Issues of women's and men's effective access to and authority over the uses of land in the patrilineal and matrilineal inheritance systems of the project area should be investigated. If women are considered to have "free access" to land, any limitations on what they can produce on the land should be investigated. In many areas women are allocated land for food crops, but are not permitted to grow certain export or cash crops traditionally monopolized by men.

This section should also contain basic information on the environmental issues in the project area, citing the condition of land and water resources, sources of energy and problems of fuelwood supply, and effects of positive or negative environmental factors on women's and men's productivity and labor times.

Farming Systems

A subsection on the farming systems and farm management practices of the project area should be included in preparation and appraisal reports so that projects can better take account of men's and women's gender-specific roles and responsibilities in the farming systems of the project area.

Basic information on the gender relations of the major types of farming systems in the project area should be collected on four main aspects of agricultural households:

- The gender division of agricultural and off-farm labor.
- Gender aspects of resource control and investment.
- Gender responsibilities in providing for family needs.
- Gender aspects of control over output and income.

Analysis of these data will facilitate the identification of gender-specific constraints that can limit women's or men's participation in proposed project activities. These should be discussed in the section on project components. An understanding of the gender relations of the farming system can also reveal opportunities for project activities resulting from gender-specific roles and responsibilities. Data and information describing the gender relations of specific farming systems has been relatively scarce until recently. It is, however, increasingly available in studies conducted by local universities

and agricultural institutes. These studies are often available in U.N. or donor libraries in the country, whose personnel may also be able to refer the preparation team to researchers who have worked in the project area. Relevant data may also be available in the Ministry of Agriculture and in national institutes of research.

If needed information is incomplete or unavailable, the preparation team should allocate the responsibility for collecting the gender-disaggregated data related to each specialty to the team agronomist, agricultural economists, and livestock, irrigation or other specialist, as well as to a rural sociologist or anthropologist. Preliminary information on gender responsibilities for crop and livestock production can be obtained from agricultural extension agents and nongovernmental organizations working with villagers in the project area.

It is important to direct preparation mission members to seek informal meetings with small groups of men and women from the project area in order to determine the gender division of labor and responsibility for producing food and cash crops, raising and trading livestock, and engaging in major off-farm activities that contribute to individual or family income. Mixed sex meetings should be followed by separate, smaller meetings for women and men to confirm or further elaborate on information related to proposed project activities.

The questions in Boxes 5 through 8 can help guide these discussions.

QUESTIONS FOR ANALYZING THE SEXUAL DIVISION OF LABOR

- What crops are considered men's crops, women's crops, or jointly produced crops for family consumption?
- What is the agricultural calendar for the major food and cash crops in terms of who performs what tasks?
- What is a typical daily labor schedule for men and women during the main cropping season and during the off-season? Include all work: agricultural, off-farm, and domestic (cooking, water supply, house repair).

BOX 5

The agricultural calendar will assist project designers in identifying seasonal labor constraints and opportunities for expanding women's and men's income-earning activities. The daily labor schedule will facilitate a more accurate assessment of how proposed project activities will affect both men's and women's labor times.

GENDER ASPECTS OF INVESTMENT AND CONTROL OF RESOURCES

- Who makes farm management decisions regarding when to clear, plant, etc. and regarding whose labor will be mobilized? (Disaggregate by crop or by field type if men and women control different crops.)
- Who invests in inputs, tools, or animal health for different crops and animals?
- Who has access to credit, training, hired labor or other resources to increase productivity?
- Who makes decisions regarding how much land can be used for export crops, for food intended for market sale, and for food produced for household consumption?

BOX 6

GENDER ASPECTS OF CONTROL OVER OUTPUT AND INCOME

- Who controls the use of the different types of crops produced?
- For crops produced mainly for family consumption, who has the right to sell any surplus beyond family needs?
- For crops and livestock or livestock products produced mainly for the market, who controls the resulting income?
- What are the primary sources of household income, and who has the main control over each source?
- How do different sources of income vary during the year?

BOX 7

It is important to identify the sources of small earnings that provide income throughout the year. These types of women's earnings are often overlooked, even by men and women farmers themselves, but they are also often significant sources of household food security. If women farmers state that they do not earn income, they can be asked what food items they normally purchase and how they get the money to make those purchases.

GENDER ASPECTS OF PROVIDING FOR FAMILY NEEDS

- Who is responsible for major types of family cash expenses, e.g., for purchasing staple foods when the subsistence supply is exhausted, for purchasing vegetables and spices for sauces, dried fish, meat, clothing, school supplies, medicines, etc.?
- Who is responsible for producing food crops for family consumption?
- Who is responsible for purchasing inputs and tools for crops and livestock?
- Who provides fuel for cooking and water for household use?
- Who is responsible for house building and/or repair?

BOX 8

Boxes 7 and 8 provide some questions for eliciting information on the nature and extent of women's and men's separate economic responsibilities in the project area and allows the preparation team to appreciate the importance of women's individual income as a separate component of household income.

Gender analysis of this type enables preparation teams to better target project participants and to identify gender-specific constraints to women's and men's ability and motivation to participate in different types of project activities.

For example, if a project's objective is to increase food production, planners can identify the target group for different project activities by identifying who does what for different types of crops. If the primary food producers are women, project designers would then identify constraints specific to women such as dependence on men for access to land, limited access to family and/or hired labor, limited access to extension advice and credit, and marketing constraints related to domestic responsibilities. Project activities can then be designed or modified in order to reduce these constraints.

Knowledge of gender-specific roles and responsibilities can also reveal opportunities for new activities to meet project objectives. For example, knowledge of gender responsibilities for specific crops and/or for seed selection provides an opportunity for agricultural researchers to gain a better understanding of farmers' preferences and knowledge about the drought resistance, maturity cycles, and storage and disease characteristics of traditional plant varieties.

Low-Resource Households

In rural communities with a significant degree of differences in income and asset distribution, a separate gender analysis may be needed to better understand the specific constraints of men and women from low-resource households. In addition to the basic questions on agricultural labor, resource control, income and expenditures, the questions in Box 9 may be posed.

ANALYZING GENDER RELATIONS IN LOW-INCOME HOUSEHOLDS

- What are the specific constraints on women and men farmers from low-resource farming households?
- Are women and/or men in poorer households obliged to work for better off farmers or in low-return, nonfarm micro-enterprises in order to feed their families?
- Are there low-cost inputs or technologies that can help raise the productivity of the subsistence food production labor of poorer farmers above the return they earn as wage workers?
- Are members of low-resource households included in local associations such as women's groups and credit clubs? Can the project facilitate their membership or help them organize similar groups among themselves?

BOX 9

Female-Headed Households

Some rural economies are characterized by male out-migration which leads to a significant share of female-headed households (over 20 percent). In these cases, gender analysis of the typical farm household should be completed by asking a similar set of questions of women who head their own households. However, an attempt should be made to differentiate between female-headed households (FHHs) that receive regular remittances from male relatives and those without access to remittances, as their respective socioeconomic positions can be significantly different. The questions in Box 10 can help guide this analysis.

ANALYZING FEMALE-HEADED HOUSEHOLDS

- What family resources do FHHs control and what societal resources do they have access to?
- Are the farming systems of female-headed households managed differently from male-headed households?
- What are the particular constraints faced by female-headed households? (e.g., lack of access to male family labor or to animal traction for field clearing.)
- How do women attempt to overcome these constraints? (e.g., by hiring labor or using donkeys rather than oxen for animal traction.)
- How can the project address the special needs of all FHHs and of those types of FHHs that are vulnerable to poverty?

BOX 10

These questions may prompt the preparation mission to design specific activities or special provisions for female-headed households such as allowing them to use seasonal agricultural credit to hire labor or making donkeys part of an animal traction component.

Local and National Organizations

Information on the existence, functions, and gender composition of organizations such as village associations, cooperatives, religious groups, nongovernmental organizations, credit groups, etc., should be systematically collected in order to determine potential avenues for involving potential participants in project design, informing communities of project activities, and developing new avenues or means of distributing project benefits. National organizations, such as women's professional, religious, welfare, or political organizations may be able to provide information and assistance to project design and implementation.

Cultural and Religious Factors

Information on cultural and religious practices constraining women's participation in village associations, cooperatives, or other mixed sex activities should be solicited from both men and women farmers. Women can be interviewed separately to determine how they think certain social and cultural constraints should be dealt with.

Agricultural Institutions and Services in the Project Area

The subsections on project area agricultural institutions and services should include gender-disaggregated data on both clients and staff. Farmer interviews can help determine the extent to which women and men have access to institutional services. Questions on the gender, crop, livestock, or technical focus of institutional activities can help determine if state services are meeting the needs of both women and men farmers that were identified in the gender analysis of the farming system.

Guideline questions to pose when collecting information from specific institutions are included below in the subsections on export crops, livestock, agricultural research, extension, credit, forestry, and fisheries.

3.3 Food Crops

The preliminary gender analysis of the farming systems in the project area will facilitate the design of food crop activities that will benefit both men and women farmers. The additional questions in Boxes 11 and 12 should be posed at both the household and community levels.

FARM HOUSEHOLD ANALYSIS: FOOD CROPS

- What food crops are considered women's crops or men's crops?
- When food crops are jointly produced by men and women is most output allocated to household consumption?
- If there is a shortfall in food production, who is responsible for purchasing the staple food?
- What does the family eat when staple food supplies are exhausted? Who provides this food? How?
- If surplus food crop output is sold, who controls the income? (The answer may vary by crop.)

BOX 11

Implications for Project Design

An analysis of the gender aspects of household food security will assist the preparation team in targeting project assistance at the women or men farmers who are responsible for the production of the particular crops subject to shortfalls and for substitute foods.

Food crop projects should provide benefits such as research, extension, improved inputs, credit, and/or processing and marketing assistance for crops that women grow and control as well as for staple foods grown jointly or primarily by men. Women's crops are often overlooked as "minor crops," but these crops usually provide essential nutrients for the family. They also provide the woman farmer with her major source of independent income.

The questions in Box 12 should also give insights into men's and women's incentives to participate in project activities to raise the output of different types of food crops. For example, if the project increases women's labor on household fields where men control the surplus, unless the family is facing food shortages, women may have little motivation to provide the extra labor, especially if it cuts into time women need to fulfill other food production activities. If, however, the project provides women with knowledge and inputs that can be used on crops they control, women will probably be eager to participate.

COMMUNITY AND INSTITUTIONAL ANALYSIS: FOOD CROPS

- Approximately what share of project area households are unable to produce adequate amounts of staple foods to satisfy family consumption needs? Of these, what share are unable to purchase adequate amounts to fill the shortfall?
- Are women-headed households proportionately over-represented among households experiencing food shortages?
- For how many days or weeks do most low resource households usually go without eating the staple food during the "hungry season"?
- What community or government structures exist to assist households experiencing food shortages?
- Do agricultural extension services in the area reach women farmers with appropriate technical advice and improved inputs for women's food crops?
- Are services or technology available in the area to assist women with food processing and storage?
- How are wholesale and retail marketing of food crops organized in the project area, and what role do women play?
- Do processing, storage, transportation and/or marketing constraints limit women's or men's production of food crops?

BOX 12

Implications for Project Design

If poorer smallholders in the project area are not capable of producing most of their staple food needs, policy makers should be informed of the potential negative impact on poor farmers of price policies that raise food prices or increase seasonal price changes.

If large numbers of poor families do not have adequate land to produce household consumption requirements for staple foods without using fertilizers or improved seeds, project designers might consider providing credit for inputs needed to raise the output of food for family consumption. As long as borrowers have income from off-farm activities or casual wage employment to pay back the loan, low-resource men and women farmers can decide for themselves whether they are better off purchasing inputs on credit and producing their own food or purchasing the food they cannot produce without improved inputs.

If a major constraint on women's ability to increase their output and sales of food crops is the lack of processing capacity or the poor market access situation of her village, investigation of these issues at the preparation stage may signal the need for a project component or subcomponent in food

processing, storage or marketing in order to raise food output and food security in the country or region. New marketing activities should be designed with the participation of current traders as well as farmers.

3.4 Export Crops

Most of Africa's smallholder-produced export crops are controlled by men. Women benefit from export crop production to varying degrees, but projects to intensify male-controlled export crops often have significant risks for women. The primary risk is often an increase in women's labor burdens without a proportional increase in their benefits. Export crop projects therefore require careful gender analysis and gender-sensitive design.

Box 13 suggests questions to guide a gender analysis of smallholder export crop production.

FARM HOUSEHOLD ANALYSIS: EXPORT CROPS

- Are the export crops in the project predominantly or exclusively men's or women's crops? Who makes production decisions? Who controls the output and income from sales?
- What other constraints do women face in entering export crop production (i.e., access to financial resources, extension services, technology, markets, and access to land)?
- Is it culturally acceptable for married women or for women who head their own households to produce the main export crops in the project area on their own account?
- What types and amounts of help are married women traditionally expected to give their husbands for the production and processing of male-controlled export crops?
- Will new methods of export crop production introduced by the project increase the amount of labor men are likely to expect from their wives and daughters?
- What possibilities exist for introducing export crops that women farmers will be able to produce and control on their own account?

BOX 13

Implications for Project Design

Women are often expected to work on their husband's export crops as family labor, but the amount of unpaid help a wife owes her husband may be limited to certain tasks. These limits can be ascertained by careful questioning, but they can also be exceeded when projects significantly increase the amount of labor required on export crop production.

When an export crop-focused project changes the cropping calendar (adding a season, for example) or greatly increases production, women may be hard put to keep their labor time on husband's fields to former levels. If women are unlikely to share control of the income from export crop sales, the extra labor they are expected to allocate to export crop production may force women to cut back on their own income-generating activities or on food production, thereby decreasing their personal welfare and jeopardizing household food security. When a project faces this type of risk, project designers should meet with both men and women to discuss the problem and find an acceptable solution.

When export diversification is a national objective but women are largely excluded from producing the region's major export crops, attempts should be made to introduce promising new export crops to women. Export crops that can be grown around the homestead or in a section of women's traditional fields, such as spices, will probably have a greater chance of adoption than crops requiring a large land area since most women can only farm the plots they are allocated by their husbands.

COMMUNITY AND INSTITUTIONAL ANALYSIS: EXPORT CROPS

- Are widows who head households producers of the region's major export crops? Do they participate equally with men in extension, credit, and marketing programs associated with those export crops?
- Are married women who work on their husband's export crops directly reached by extension services relating to those crops?
- Have male extension agents been trained in technologically appropriate and socially acceptable methods of working with women farmers who produce or work on export crops?
- Are married or unmarried women members of export crop cooperatives?
- Do married women and women-headed households have access to the normal channels of credit extended to export crop producers?

BOX 14

Implications for Project Design

When women are not culturally excluded from controlling export crops, special efforts need to be made to reach both married women and women who head their own households with the benefits of an export crop production project.

Extension agents may require training to recognize and meet the special needs of women-headed households for technical advice, credit, and marketing assistance. Special smaller than normal seasonal credit packages may be required for women who produce export crops. Women may also need credit to hire male labor.

If cultural norms do not preclude social contact between women and men, projects should attempt to encourage women's active involvement in existing export crop marketing cooperatives for the marketing of traditional export crops that women are being encouraged to produce on their own account.

New types of export crops might best be introduced to women's groups because groups can often use collective social pressure to obtain additional land from village authorities. Group production of new crops spreads risk, and facilitates access to extension services and credit. If production efforts are successful, group production can be shifted to individual production. Group organization can also facilitate the marketing of both individually and group produced export crops.

3.5 Irrigation

Irrigation projects and components vary significantly in scope, technology, and cost. Many require heavy investments in land clearing, canal construction, and pumping systems. Others may utilize simpler and less expensive technology such as gravity irrigation or may use shallow wells to irrigate very small vegetable gardens. The level of the investment affects the types of crops grown; it also affects the probability that women will have access to irrigated land for their own-account crops.

To realize an adequate return on a high level of investment, high value crops must be produced and the irrigated perimeter strictly managed. This situation has both high risks and high potential payoffs for farmers. If the project requires a certain yield or total output to maintain access to the irrigated land, men bear an obvious risk. Women's risks are often of a different order.

When the bulk of the output produced on irrigated land is sold and men control the earnings, married women risk having their labor diverted away from women's crops or other income-generating activities. In this case, the benefits they realize in terms of increased household food consumption or other goods resulting from output on irrigated plots may not compensate for the loss of earnings women formerly controlled. Cases of this type have been reported in several instances.

Given the potential risks for women in large and medium-scale irrigation projects, it is essential that project designers do a thorough gender impact assessment of irrigation projects. Box 15 lists some of the questions that should be asked in this assessment.

GENDER ANALYSIS OF IRRIGATION PROJECTS

- What percentage of irrigated land in the project area or in adjacent regions is currently managed by women?
- Given the experience in other irrigation projects in the area, is it likely that women will lose control of traditional "women's crops" once these crops are produced on irrigated land?
- Is women's labor time on crops grown for family consumption likely to increase or decrease when these crops are cultivated on irrigated land?
- Is women's labor time on crops controlled by men likely to increase when these crops are grown on irrigated land?
- Will the irrigation project allocate plots to women for the cultivation of crops women traditionally control? What measures, if any, are needed to help women retain control of these crops when they are cultivated on irrigated land?
- If women are to be granted irrigated plots in their own right, how does women's expected income (in cash and in kind) per hectare compare on irrigated and non-irrigated land?
- Will user charges be assessed against the household or individuals?
- If gatekeepers and other irrigation system employees are to be drawn from the local farm population, will women be eligible for these jobs, and will they be encouraged to enter the necessary training programs?
- Are water user groups organized so that both women and men have a voice in the allocation of irrigated land?
- How will changes in the irrigation or natural watercourse system affect the time women spend obtaining water for clothes-washing, food preparation, and watering animals?

BOX 15

Implications for Project Design

In designing irrigation projects, an agro-economist or agronomist should analyze the potential impact of the irrigation system on women's labor (especially shifts in time allocation from their own-account enterprises to work on crops controlled by their husbands), as well as changes in women's and men's individual income, changes in the amount of self-produced food available to the household, and changes in women's domestic labor. If potential problems are identified, solutions should be sought in discussions with potential project participants.

Irrigation projects often affect the extent or security of men's and women's access to land. When a project is expected to induce changes in land tenure, efforts should be made to assure that women do not lose land rights and also to help women improve the security of their access to or ownership

of land. Every effort should be made to work with the community as a whole and with women as a group to discuss means of allocating plots in the irrigated perimeter to women for their own account enterprises.

Fossibilities of assessing user charges against individuals rather than households should be discussed with men and women potential beneficiaries as part of community discussions held to resolve issues of women's access to irrigated land for own-account activities. If men alone pay user fees, women are less likely to obtain access to irrigated plots.

Alternative technologies for irrigation projects can be discussed with potential women beneficiaries in order to design systems that will respond to women's particular responsibilities to produce certain food crops, to their possibilities to produce and control certain cash crops, and to their individual or joint potential to maintain and control the proposed technology.

Women as well as men should be trained in system management and maintenance. Benefits or problems relating to domestic water uses should be assessed and discussed with community members during the planning of irrigation projects.

3.6 Livestock

Men and women normally both care for livestock, but there are often distinct gender differences in the types of livestock they own and in their production and control of livestock products.

The questions in Box 16 can assist a preparation team in assessing the gender issues associated with livestock activities.

GENDER ANALYSIS OF LIVESTOCK ACTIVITIES

- What livestock are kept by men and by women and for what purposes?
- What restrictions, if any, exist on women's or men's ability to dispose of livestock they own?
- Who benefits from the livestock and their products and in what ways?
- Who has responsibility for different tasks associated with livestock such as pen or fence building, fodder collection or cultivation, care of sick animals, and milking?
- If men own the livestock included in the project but women help care for the animals, what benefits will women receive in return for increased responsibilities for animal care?
- Will increased livestock care conflict with carrying out other household responsibilities or with women's ability to earn an independent income?
- Can the project help improve the productivity of women's own account livestock enterprises?
- Can women participate in livestock and dairy cooperatives along with men?
- Are women included in livestock extension programs?

BOX 16

Implications for Project Design

Men typically own cattle, camels, goats and sheep; women often own poultry and perhaps goats, sheep or pigs. In pastoral and mixed farming systems, women often own cattle, but there may be quite strict cultural limits on the ways in which women can dispose of their cattle.

Women often have specific responsibilities in caring for men's cattle, especially when cows are giving birth and when calves are very young. When pens or enclosures are built and fodder is collected or cultivated, women and men may have differing responsibilities by task or by the type of animal involved.

If livestock projects are to benefit both men and women, the design team needs to determine the gender patterns of rights and responsibilities concerning livestock. In this process, both men and women should be interviewed. To spread the benefits of livestock projects more equitably, both women's and men's animals should be included in livestock projects.

Processing and marketing of animal products is commonly done by women both for domestic consumption and as a source of individual income. Projects can attempt to improve the processing and marketing of the livestock by-products women have traditionally controlled, while making sure

that technological changes are not so drastic that they are likely to exclude both women and/or poorer male farmers from the project.

Special provisions should be made to assure women access to credit for livestock investments. Female livestock extension agents can be recruited and male agents trained to work with the type of livestock women own and manage. Marketing assistance should be equally available to both men and women.

Projects can work with the community to assure that women participate effectively in livestock cooperatives. If social customs preclude this or if women prefer it, women's own cooperatives might be established.

3.7 Agricultural Research

When assessing the current state of agricultural research in a particular country or region, the questions in Box 17 can assist project designers assess the capacity of research programs to meet both men's and women's needs.

GENDER ANALYSIS OF AGRICULTURAL RESEARCH INSTITUTIONS

- What is the role of women in the production and control of the crop and livestock sectors selected for research?
- Are crops and livestock produced primarily by women adequately represented in the research agenda?
- Are characteristics such as perishability, ease of processing, nutritional value and taste included along with improved yields as criteria for the development of improved varieties of food crops?
- Are women as well as men asked to evaluate proposed technologies (e.g., improved varieties, agroforestry techniques, livestock rearing innovations, etc.)?
- Are women and men individually responsible for providing or purchasing the tools, inputs, and seeds required to produce the crops they each control?
- Does research consider the economic and technical feasibility of proposed solutions for farmers with limited resources (including cost of inputs, size of input packages, and availability of credit to purchase improved technology)?
- Do on-farm trials include women as well as men farmers? Are special efforts made to ensure that women participate in field days and other technology dissemination activities?
- Are women consulted regarding the design of post-harvest storage systems?

BOX 17

Implications for Project Design

When government priorities include raising the output and incomes of the smallholder sector, agricultural research needs to be increasingly oriented toward meeting the needs of both men and women farmers for improved crop varieties, improved cultivation practices, soil and water conservation, and improved processing techniques. Low-cost technologies that are labor saving are particularly important for raising the productivity of women farmers.

Problems of household food security are often considered "women's problems" at the local level. In addressing food security issues, agricultural research should focus on both production and post-harvest problems. Post-harvest losses during crop storage and processing should be specifically addressed in the agricultural research program. As women are primarily responsible for these activities, they should be regularly consulted in planning the research agenda and testing the varieties and technologies developed.

Projects can encourage research on traditional food crops and livestock varieties managed by women. Gender-sensitive participatory research methods are an excellent means of assuring that women's as well as men's specific production problems and criteria for planting material are known to agricultural researchers. Women farmers should always be included in surveys, farmer assessments of new technologies, adoption studies, and other activities to define the research agenda. Women's representation in on-farm trials should reflect the importance of their participation in producing the crops in question.

If social barriers inhibit women's participation in research field days, separate field days for women with local language translation can be planned. All research and dissemination efforts should be scrutinized to determine how they can best be adjusted to reach women as well as men farmers.

Proposed technologies should also be examined with respect to their accessibility to low-resource farmers. Credit or targeted subsidies may be needed if poorer farmers are to benefit from new technology. Special measures may also be needed to assure that low-resource farmers are included in on-farm trials and field days.

If the research program exhibits a relatively low sensitivity to gender and socioeconomic differences in the traditional cropping system and an inadequate knowledge of women farmers' specific production and processing problems, the inclusion of social scientists on the national research team and among expatriate technical assistance experts may be needed to raise relevant gender and poverty issues at various stages of the research program.

3.8 Agricultural Extension

To assess the capacity of the existing extension system to serve both men and women farmers (including low-resource farmers), the questions in Box 18 can be posed both to extension service staff and to men and women farmers.

GENDER ANALYSIS OF AGRICULTURAL EXTENSION SERVICES

- How much emphasis does the training of extension agents place on the production problems of traditional food crops and small livestock, which are frequently under the control of women?
- What percentage of the average extension agent's time is spent with men farmers as compared to women farmers?
- Does the allocation of the extension agent's time reflect the relative importance of men and women in export crop and food crop production?
- Do local social customs make it difficult for men extension agents to communicate directly with women farmers? If so, are male extension agents able to work with women's groups and trained in methods of doing so?
- Is the current extension program designed to encourage participation of women farmers in demonstrations, field days, and on-farm trials?
- What percentage of the current extension staff is female? What levels of expertise and seniority do they have?
- Do women extension agents concentrate their activities on household maintenance and nutrition activities or are they primarily involved in helping women with agricultural production and processing activities?
- Do the resources provided to women extension agents permit them to meet with their client population on a regular basis? Can women agents meet with farmers as often as male agents?

BOX 18

Implications for Project Design

Crops grown and controlled by women should be included in the extension program in proportion to their importance in the economy of the project area. The relevance of current extension messages regarding traditional crops and other food crops should be reviewed both with the extension service and with women and men farmers in the project area. Post-harvest management, especially of food crops, should be included in the extension program.

If agricultural research, improved inputs, and new technologies are to meet the priority needs of small-scale farmers, the extension service should be organized as a two-way link between farmers and agricultural research with extension agents trained to transmit messages about farmers' actual problems to researchers as well as to transmit messages about new technologies to farmers.

If extension agents have little experience or training in working with women farmers, they should be provided with technical training in production techniques relevant to women's crops and livestock as well as specific training in methods of working with women groups. Group demonstrations and training sessions may be more effective and efficient than one-to-one contacts. Meeting women in a group context also helps to overcome social barriers that may be limiting the contact of male extension agents with women farmers.

If women are seriously under-represented among the extension staff, it may be necessary to devise special incentives for the extension system to recruit women extension agents. The number of women agricultural agents may be more rapidly increased by developing special programs to retrain home economics agents in agricultural subjects. Experienced extension agents who have worked successfully with small farmers and rural home economists should be given priority for training that will permit professional advancement. Projects can make scholarships available for this purpose.

3.9 Input Supply

In investigating input supply systems run by government agencies, commercial firms or informal sector traders, project designers can learn about the potentials and limitations of the current system by posing the questions in Box 19 to women farmers, extension agents, and men and women traders in the informal sector.

GENDER ANALYSIS OF INPUT SUPPLY SYSTEMS

- What role do women traders and farmers play in the informal or private sector input supply system?
- How will proposed changes in the input supply system affect informal traders? Will they displace women's current small-scale income-earning activities?
- If a government-run input supply system exists in the project area, is it possible to purchase very small quantities of inputs for cash or on credit? If not, can the project promote changes in that system that will facilitate access by women and men low resource farmers?
- If an input supply system managed by a village association is proposed, will this system tend to limit women's access to inputs due to women's under-representation in the association or due to credit associated input systems that may exclude most women and poorer men?
- Will the smaller fields typical of women's farms be accounted for in input packages supplied by the credit or other marketing systems? Will "mini" input packages be available?
- Will it be possible to purchase project supplied inputs outside the credit system?

BOX 19

Implications for Project Design

Input supply and marketing components in area-based agricultural and rural development projects often create project-specific input supply or output marketing systems. Such components, when

developed for the food sector, risk displacing traditional small-scale women traders and depriving women farmers of an important supplemental income-generating activity.

Consideration should be given to providing assistance to informal on-farm systems of seed selection and storage, perhaps by offering storage credit to women farmers groups when seasonal price fluctuations are large. Women farmers should be involved in seed production, production of breeding stock, nursery operation, and other input supply support systems, either as contract farmers or as employees.

Existing public systems of input supply might be reformed to allow them to allocate supplies on a cash as well as a credit basis. Other requirements for gaining access to government supplied inputs, such as membership in export crop cooperatives or other groups that tend to exclude most women and poorer farmers should be removed.

3.10 Crop Marketing

Unlike export crop marketing, most buying and selling of food crops is not controlled by government or para-statal agencies although certain staple crops that are critical to national food security may be subject to government price controls and government purchasing and storage arrangements. Most food crop marketing is carried on in the informal sector where women traders often account for a large segment of small-scale traders, especially at the retail level.

Since problems of export crop marketing have been treated in section 3.4 above, this section concentrates on the marketing of food crops.

GENDER ANALYSIS OF FOOD CROP MARKETING

- What is the role of women farmers and women and men traders in the current food crop marketing system?
- Do small-scale women or men traders have access to formal credit and other assistance typically used by male wholesale traders?
- What use do women traders make of informal credit and other support systems? Can these systems be modified to provide more adequate services to women traders?
- Do formal or informal organizations of women or men traders exist? What services do they provide for their members? Can the project channel resources to small traders through these organizations?
- How will the various options proposed for a project assisted marketing system affect women traders and women farmers?
- Are women traders adequately represented in the marketing system proposed for project implementation?
- What measures can be taken to ensure that women traders will be able to participate fully in any assistance program provided for traders?

BOX 20

Implications for Project Design

Women food traders in the informal sector often have extensive knowledge of local farming conditions and excellent relationships with women farmers. They are, however, often forced to limit the scope of their marketing activities because of lack of access to adequate working capital and the need to rely on relatively expensive means of transport such as taxis or mini-buses. Such small-scale traders are often considered "inefficient" although studies have shown that they are often both effective and relatively cost-efficient suppliers of urban food markets. Their profits, however, are often exceptionally low due to high overheads.

Before designing project-specific marketing systems, projects should investigate possibilities of supporting existing marketing arrangements in the informal sector. These might include broadening market information systems to reach small women traders as well as larger traders, providing credit for working capital, and supporting small traders' cooperatives by providing them with transport and storage assistance.

Credit programs with low minimum loan sizes and limited or no collateral requirements should be designed to encourage small-scale traders to participate. Existing women farmers' groups might be encouraged to associate with women traders from their villages in a cooperative arrangement to market food crops.

Potential negative impacts on existing informal sector marketing systems should be carefully investigated before introducing new systems, particularly if the proposed system will not to operate on a fully commercial basis.

If an adequate analysis cannot be completed during the time frame of the preparation mission, sufficient flexibility in the project design should be allowed so that a pre-appraisal or project start-up study can better determine how to incorporate current traders in any new system.

3.11 Credit

Access to improved technology, seeds, livestock, and most other productivity enhancing tools, equipment, and inputs is commonly constrained by farmers' lack of capital and limited access to credit. African women farmers are particularly disadvantaged: their very low incomes and significant responsibilities for family provisioning make it very difficult for women to purchase the tools and inputs needed to raise the productivity of their farming and other income-generating activities. Compounding these difficulties are gender-specific constraints on women's access to credit.

The questions in Box 21 are designed to help identify factors that limit women farmers' access to credit and to indicate possibilities for designing credit programs to meet women's particular credit needs.

GENDER ANALYSIS OF CREDIT PROGRAMS

- Are credit packages or programs available in the project area for the agricultural, livestock and off-farm activities carried out mainly by women?
- Are credit packages available in small enough packages to be effectively accessible to low resource women and men farmers?
- What are the current social or legal constraints on women's access to credit? How can those specific constraints be loosened or overcome in the context of the project?
- If credit is available through crop cooperatives or peasant organizations, what is the percentage of members who are women? What percent of members who receive credit are women?
- Would the use of improved inputs obtained on credit allow women farmers' to produce a marketable surplus of crops or livestock that women produce mainly for family consumption?
- Can rural women's typical income-generating activities provide sufficient income to allow women to repay loans for the production of food crops intended primarily for household consumption?
- Can traditional or informal credit and savings groups where women are well represented be linked with formal financial institutions via intermediaries such as cooperatives and nongovernmental organizations that can train small borrowers in loan procedures and assist with collateral, group guarantees, and risk insurance schemes?
- Can the project provide incentives to public and/or private financial institutions to extend credit to poor rural women?
- Can financial institutions be encouraged to offer mobile banking services to remote rural areas and to expand the number of loan officers trained to serve the needs of rural women as well as men?

BOX 21

Implications for Project Design

When credit is available to a "household," it is usually extended to the male household head. The inputs, tools, or other goods purchased with such credit are rarely available for women's own account income-generating activities or even for women's food crop production.

During the process of conducting a gender analysis of the farming systems in a project area, project designers should attempt to identify activities where women's (as well as men's) access to productivity increasing technology is constrained by lack of access to credit. This information is an

essential foundation for the design of appropriate and sustainable credit programs or project components.

Because women rarely own land, they lack the most commonly required collateral for bank loans; because they are rarely considered as owners or planters of export crops, they are not included as members in the peasants associations or marketing cooperatives that distribute seasonal credit for fertilizers and other crop inputs. Similar constraints may also restrict poorer male farmers' access to credit.

To overcome both gender-specific and poverty-related constraints on credit access, projects should investigate possibilities to extend credit on a group guarantee basis. When existing women's, men's or mixed groups have sufficient coherence, they may be appropriate vehicles for credit distribution on a group guarantee basis.

Community meetings with men and women (in both mixed and gender-specific groupings) should be held to discuss the possible mechanisms for implementing credit distribution and group guarantees as well as the pros and cons of using or forming mixed sex or single sex groups.

Nongovernmental organizations in the project area may have experience in forming and assisting women's and other village-based groups. Such NGOs may be appropriate intermediate agencies to assist formal financial organizations in extending credit to small farmers, traders, and operators of micro-enterprises.

Even though it is increasingly recognized that women often have better loan repayment records than men, credit officers are rarely trained to consider women farmers as potential clients, to modify credit packages to meet women's needs, or to establish outreach mechanisms to potential women clients by forging links with women's groups and traditional savings and loan societies (tontines).

Credit programs or even credit components in projects may need to support training for credit officers and managers of financial institutions to assist them in developing and managing low-cost and efficient mechanisms to extend credit to women farmers and other rural producers with low resources.

3.12 Forestry

Rural women are major caretakers and users of forests, forest products, and trees cultivated on farms and homesteads. Gender differences in the ways that men and women perceive and use forest resources are factors that strongly influence their motives to participate in forestry activities.

The questions in Box 22 are designed to help project planners identify important gender issues in forestry projects.

GENDER ANALYSIS FOR FORESTRY PROJECTS

- What trees are found on the farm and in household areas? Who selected, planted and maintains them? Who uses what products from these trees? Who has the right to cut them?
- Do women or men use the products of household and farm trees to supply family needs and/or to generate income?
- Are trees used or needed to manage soil, water, or wind in support of men's and women's crop production?
- When trees are introduced as crops, whose land will be used? Will the new trees change men's or women's food production or incomes?
- Do women want to plant different species of trees at different locations than men? If so, why?
- Do women have rights to certain products, in certain quantities, and at certain times from multi-purpose species, whereas men prefer and use other products?
- Do women have access to land and water for establishing private or cooperative nurseries? If not, can the project help them organize to obtain such access?
- What are the different uses women and men make of communal forest resources? Do these differences create gender differences in the ways men and women manage forest resources or different preferences for agroforestry project activities?
- What problems are women experiencing in relation to private or public tree resources?
- What constraints do women face in addressing tree and forestry problems? Can the project assist women in overcoming these constraints?
- Do the agencies responsible for forestry extension have an interest in, awareness of, and ability to address women's problems and constraints with respect to forest resources?
- Are women employed as forestry extension agents or in upper levels of management?
- Are there women's groups, peasant associations, or local NGOs in the project area that can act as facilitators to help both women and men overcome problems related to tree or forest resources?

BOX 22

Implications for Project Design

Project designers need to ask women as well as men about the uses they make of products from trees found on the farm and from products collected in communal forests. Both household maintenance

and income generation functions should be identified. Differences among lower and higher resource farm families should be noted and attempts made to protect the access of poorer segments of the community to forest resources.

Planners should consult with both women and men about their species preferences and about specific problems each encounters in collecting and using tree or forest products by species and by season. Women and men should be asked about their forest management practices and about their knowledge of various characteristics of local species and their products. When men's and women's different needs, rights, and knowledge have been determined, planners need to investigate the economics of species mixtures in order to design project components that can most cost-effectively meet the needs of both women and men.

After local women have identified their problems with forest resources and/or project participation, they themselves should be consulted regarding possible ways the project could collaborate with them to overcome these problems. This collaboration might also include village authorities, men, and forestry personnel in the project area.

Women may require additional assistance in overcoming gender-specific constraints to full participation in a project. For example, women's traditional lack of access to land for establishing a nursery or fuelwood lot might be addressed through the organization of women's groups that can seek special land rights from village authorities.

Women as well as men should be trained in the care and uses of new species and in improved land and water management techniques. Forestry extension and research agencies should be encouraged to engage more women on their operative and management staffs, perhaps through the project's provision of special training stipends for women.

Knowledge gained during project preparation or from special studies regarding women's and men's different rights to and uses of forest resources and about gender differences in problems and constraints to project participation can be used both to improve project design and to design in-service training for forestry agents to assist them in responding to women's needs.

3.13 Fisheries

Small-scale rural sector fisheries projects are of two basic types: projects dealing with fishing communities working in ocean, lake, or river environments, and projects that introduce aquaculture or fish farming to agriculturalists. This subsection discusses each type of fisheries project separately.

Traditional Fishing Communities

The questions in Box 23, if discussed with men and women in fishing communities, can help the project design team better understand how to shape a fisheries project to benefit the entire community.

GENDER ANALYSIS FOR FISHERIES PROJECTS

- To what extent is fishing or fish processing the primary or sole source of income for men? for women?
- To what extent are there traditional distinctions between the roles and rights of men and women in fisheries activities? in other productive activities? in income generation and control?
- In what activities are women engaged in their own right, and in what activities are they supporting male controlled activities?
- Are there traditional taboos that prevent women from engaging in certain types of activities on their own? Can the project help women overcome these taboos?
- Are fisheries activities year round or seasonal?
- In cases of seasonal migration, do women migrate or remain behind? What are their duties during migration?
- Who owns the means of production: boats, nets, traps, drying ovens, and so forth?
- Who makes or repairs nets, sails, traps, fishing craft, etc? Do women gain income from these activities?
- Are women engaged in fish processing? Are processed fish used for family consumption, for sale or both? If sold, who controls the income?
- What processing equipment is used? Can improved equipment be manufactured locally?
- Do women have access to credit for fish processing facilities? for fish marketing activities?
- What do women perceive as their most critical processing and marketing needs? How can the project address these needs?
- Does the project create new forms of processing or marketing that risk displacing women's traditional income-earning activities? Can these project activities be redesigned so that women can benefit?
- Are adequate markets and transportation facilities available to absorb increased output?

BOX 23

Implications for Project Design

In most fishing communities, women are not involved in actual fishing operations, but tend to specialize in fish processing and marketing. Men often own the fishing gear and do the actual

fishing, whereas women purchase the catch from fishermen, including their own husbands. Women frequently construct, purchase, and control the technology for drying, salting, or smoking fish.

In some communities, women are expected to help repair their husband's fishing gear, in some net repair is a source of women's cash earnings, while in others it is strictly a male activity.

Fisheries projects in artisanal fishing communities need to analyze the gender relations of the entire production, processing, and commercialization cycle in order to extend project benefits to both men and women.

If current technology results in significant losses during processing and marketing, the provision of labor saving or yield improving technology that is within women's financial capacity (either with or without credit) should be considered.

The advantages of assisting the formation or strengthening of women's groups to engage in cooperative processing and marketing activities and to gain access to group or individual credit should be investigated with potential women participants.

Attention should also be paid to improving the productivity and income-generating capacity of off-season activities, particularly when fishing communities are poor and have few alternative sources of income and food.

Aquaculture

The questions in Box 24 can help design teams assess gender issues in aquaculture projects.

GENDER ANALYSIS OF AQUACULTURE PROJECTS

- Have men and women in the project area been previously engaged in small-scale aquaculture?
- What are women's usual responsibilities in other aquaculture projects in the project area or the country? What rights or benefits do women usually receive when the fish are harvested?
- Is the fish harvest used for family consumption, market sale, or both? Who receives the income?
- Are some fish from the harvest dried or smoked? Who does the processing? What equipment is used? How are the fish obtained?
- What are the daily or weekly labor times spent by the average man and/or woman in constructing the pond, providing the fish with nutrients, and conducting the fish harvest?
- How does the allocation of time by gender compare with the allocation of benefits?
- What type of training is provided in aquaculture? Are men and women each trained in proportion to their involvement in actual aquaculture operations?

BOX 24

Implications for Project Design

Because aquaculture is rarely a traditional activity with a customary sexual division of labor and rights to the fish harvest, "fish farming" projects should begin with a thorough discussion with potential participants of the different possible ways to organize the sexual division of labor in the construction of ponds, feeding the fish, and conducting the harvest. The nature of different rights to the eventual harvest should also be discussed and perhaps even agreed upon before the project begins.

Project designers (or administrators) can cite examples from other communities to raise gender issues related to participation and benefit sharing. Project designers should thoroughly discuss the labor implications of the project and investigate issues of potential seasonal or gender-specific labor bottlenecks. Issues of control and use of the harvest should be thoroughly addressed and areas of agreement sought regarding the amount of output needed for family nutrition and the distribution of income that might result from processing and/or sale of the harvested fish.

When both men and women are expected to be involved in an aquaculture project, training should be organized for both. Government aquaculture extension agencies should be encouraged to employ women as well as men agents, perhaps by offering special training stipends for women.

4 PROJECT APPRAISAL

The project officer plays major roles in the formation of an appraisal mission, in setting the terms of reference for its members, and in using its findings to draft the appraisal report.

If a project officer who is sensitive to gender issues and experienced in dealing with them has been involved in selecting the preparation team and has participated in writing their terms of reference and in designing any supplementary studies required for an adequate preparation process, he or she will probably have enough documentation to address many of the gender issues discussed in these Guidelines even before the appraisal mission completes its work.

When gender and other issues have been adequately dealt with during preparation, the appraisal mission will need merely to confirm the technical, economic, environmental, and social feasibility of the project. If, on the other hand, important gender issues have not been appropriately dealt with by the preparation mission and if essential gender-specific information has not been collected, it may be necessary to organize a pre-appraisal study to fill these gaps.

In most cases, however, a less than adequate gender analysis during preparation and corresponding defects in project design can be dealt with by making sure that some or all of the technical specialists on the appraisal mission are aware of important gender issues and have adequate time, training, and resources to deal with them by redesigning some project components during the appraisal mission itself. When there are several problematic gender issues in the preparation mission's design, it is advisable to add an extra person with gender expertise to the appraisal mission.

In preparing terms of reference for the appraisal mission, the project officer may find it helpful to consult the guidelines for the preparation phase in order to identify and specify the gender-related issues and questions to be investigated by each member of the appraisal mission. It may also be useful to make each member of the mission responsible for reviewing and dealing with the gender issues associated with the design of a particular project component.

If needed background material is missing on important gender issues in the description of the agricultural sector and/or the discussion of agricultural institutions, the project area, or the area's farming systems, various members of the appraisal team can be instructed to collect the parts of this information that are especially important to project feasibility, sustainability, and gender impact.

Throughout the processes of project design and appraisal, the WID Unit may be consulted for assistance with methods and sources for data collection, for help in specifying the critical gender issues that need to be investigated, and for ideas on how to improve the gender sensitivity and impact of the project design.

In writing the appraisal report itself, most of the descriptive gender information should be included in the sections on the project context and the project area. The latter section should include a description of the major farming systems of the project area that specifies the sexual division of labor, gender-specific responsibilities for producing food, cash crops, and livestock, and major sources of men's and women's incomes.

The description of each project component should discuss how both men and women are expected to participate, note any specific constraints likely to inhibit women's participation, and describe how these constraints will be dealt with during project implementation.

When gender issues have been properly included in the body of the appraisal report and in the description of the components, the paragraph on women in the justifications section should simply summarize how the project has been designed to deal with the main gender issues identified, noting in particular how it will deal with constraints to women's participation. If gender issues have not been addressed during project design, this paragraph should probably be omitted since it is unlikely that the project officer will have enough information to make a credible statement about the project's probable impact — either positive or negative — on women.

5 PROJECT SUPERVISION AND MONITORING

Each project design should identify a small number of indicators of participation and impact that can be regularly monitored by project managers and supervisors.

5.1 Monitoring Participation by Gender

One of the most important indicators of gender impact is simply the number of men and women who participate in each of the project components. Project staff should collect this basic information at

least every six months. For reporting purposes, it can be presented as a ratio of women to total participants. Box 25 gives examples of participation indicators.

PROJECT MONITORING: INDICATORS OF PARTICIPATION

- The ratio of women receiving technical assistance in extension activities to the total number of participants receiving assistance.
- The ratio of women receiving short-term and medium-term loans to the total number of credit recipients.
- The ratio of women participating in agricultural cooperatives or other associations formed by the project to the total number of participants.
- The ratio of women officers in associations or cooperatives to the total number of elected or appointed officers.
- The percentage of project activities focused on areas in which women have primary responsibility and control of decision-making.
- The ratio of women professional and support staff in the project itself to the total professional and support staff.

BOX 25

The compiled information on the numbers and gender of project participants and staff should be included in the implementation reports and supervision reports that are prepared for the Bank.

5.2 Monitoring Project Impact by Gender

The monitoring of the project's impact on participants' actual agricultural output and incomes is a more ambitious and difficult undertaking. It is, however, an excellent means of determining whether or not the project is actually meeting its objectives.

Formal surveys that assess a few carefully chosen and defined impact indicators can be carried out every year and compared to indicators gathered in a base-line survey. Ideally these indicators would be compared to data collected in a simultaneous series of annual surveys of nonproject participants in the project area. The samples of both project participants and nonparticipants should be randomly chosen so that the gender, age, and income characteristics of each group in the sample are representative of those in the population.

Examples of project impact indicators are presented in Box 26.

INDICATORS OF A PROJECT'S IMPACT ON MEN AND WOMEN

- Mean output of project-assisted women and men derived from traditional and non-traditional crop production.
- Mean income of project-assisted women derived from agricultural processing activities.
- Mean income of project-assisted women from processing of livestock products.
- Average numbers of livestock owned by project-assisted women and men.
- The average change in women's labor time on a project-introduced activity (e.g., hybrid maize production) whose income is controlled by men.
- Opinions of participants regarding the impact of various project components on their individual incomes and welfare and on the overall income and welfare of their households.

BOX 26

Regular assessments of participants' and nonparticipants' opinions on the relevance of selected project components to their economic needs and welfare can indicate needed adjustments in project activities.

6 PROJECT COMPLETION AND POST-EVALUATION REPORTS

The Project Completion Report (PCR) should disaggregate all information reported on participation by gender. If gender disaggregation has not been part of the regular project monitoring system, extra care should be taken to make sure that gender issues are included in all data gathering exercises for the project completion report.

The gender profile of participants in various components should further disaggregate data from male-headed versus female-headed households.

When changes in crop yields and output are reported, the gender of the typical producers of specific crops should be indicated.

Special efforts undertaken during the project lifetime to improve the participation of women and poorer farmers should be reported along with data demonstrating the results of these efforts.

Where women's participation was minimal or nonexistent by project completion, this fact should be clearly indicated and its circumstances discussed.

An explanation of relative successes and failures in incorporating women and women-headed households in various types of project components should be included in the social and environmental impact section of the PCR.

Many of the guidelines for the Project Completion Report also apply to the Post-Evaluation Report or Project Performance Audit (PPA). The focus of the PPA, however, is on drawing out the implications of the issues and findings treated in the PCR for future project design and for Bank Group policy.

As the availability of gender-disaggregated data from projects increases and as more projects experiment with methods of raising the level and quality of women's participation, the PPAs will be increasingly able to identify promising ways to improve the relevance of various types of project components to women's work and welfare.