

Living Income Webinar – The Gender perspective

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Closing the living income gap from a gender perspective

- The living income gap for typical cocoa households is considerable
- Cocoa generates around two thirds of total household income.
- Additional income mainly comes from other crops, and from small trade/businesses.
- Households usually have both male and female income earners.
 - Male earners dominate in sale of cocoa.
 - Both male and female earners in selling other crops.
 - Female dominate in owning small business and trade.
- The costs of living depend on both the size and the composition of the household.
- Closing the living income gap by taking a gender-sensitive household approach.
 - Differences between households.
 - Differences between male and female members within households.
 - Decision-making within households.

Aim: identify tailored solutions that benefit all members of cocoa growing households in Côte d'Ivoire

Building on evidence

Title	Authors	Organization	Year
Analysis of the income gap of cocoa producing households in Côte d'Ivoire	Tyszler, M., Bymolt, R., Laven. A	KIT Royal Tropical Institute, prepared for the Living Income Community of Practice	2018
Demystifying the cocoa sector in Ghana and Côte d'Ivoire	Bymolt, R., Laven, A., Tyszler, M.	KIT Royal Tropical Institute	2018
What works to increase smallholders' farm income	Farmer Income Lab	Wageningen University & Dalberg. Commissioned by Mars Incorporated	2018
National Survey and Segmentation of Smallholder Households in Cote d'Ivoire.	Riquet, C., Musiime, D., and C. Marita	Consultative Group to Assist the Poor (CGAP)	2017
Gender matters in farm power	Eerdewijk, E. van, and Danielsen, K.	KIT Royal Tropical Institute, CYMMIT and CGAIR	2015
A Roadmap for Promoting Women's Economic Empowerment (WEE)	Buvinić, M., Rebecca Furst-Nichols, R., Courey Pryor, E.	United Nations Foundation & the ExxonMobil Foundation	2013

Female headed households versus male headed households

- Female headed households do not represent female farmers.
- Most female heads are single, divorced or widowed.
- The average household size of female-headed households is 5.83 members. For male-headed households this is 7.41.
- Household size influences:
 - available household labour
 - total household income
 - household income per household member
 - the cost of living
 - the net income
- Most female-headed households own land, but size of the land is smaller.
- Female-headed households rely more on hired labour.
- Female-headed households have a lower average dietary diversity score.



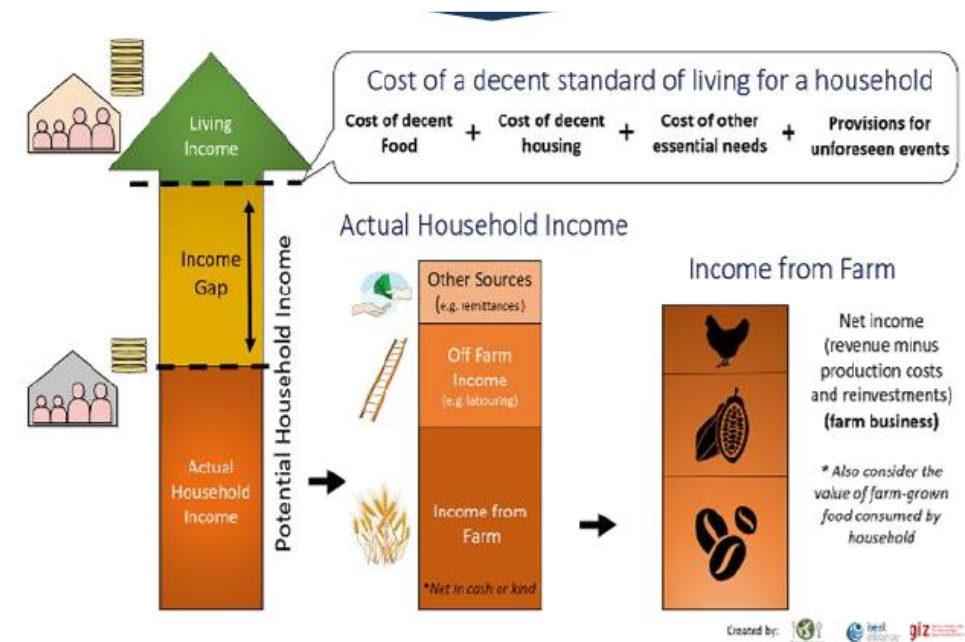
Cassava is most important crop in female headed hh

- 31% of the female-headed households identified cocoa as their most or second most important crop, compared to 61% of the male-headed households.
- Cassava is an important crop for female-headed households, 40% of the female-headed households prioritized cassava compared to 23% of the male-headed households.
- Other crops that are significantly more important for female-headed households are chili and okra.
- Rubber and coffee are significantly more important for male-headed households.

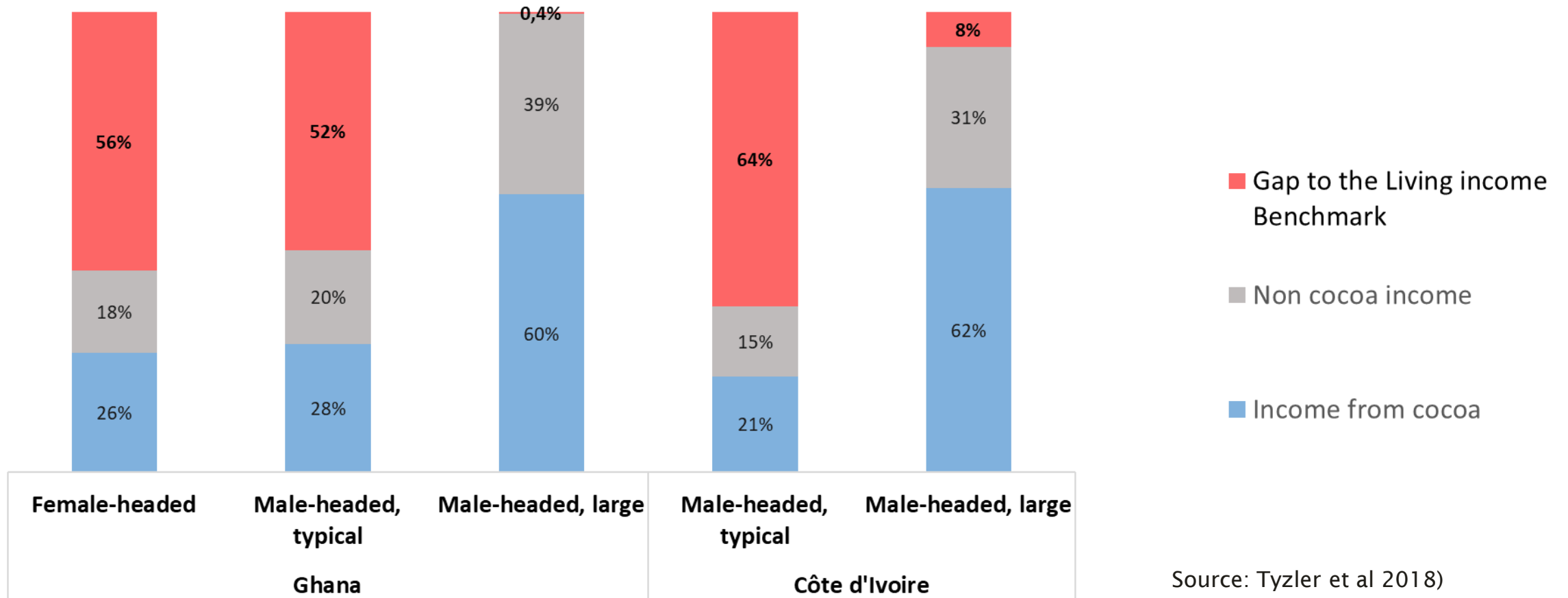


What does this mean for the living income gap?

- Living income gap is calculated for 'typical cocoa growing households'.
- For Côte d'Ivoire, KIT study lacks robust data on female headed cocoa households:
 - Number of female headed households is small
 - Number of cocoa household is small
 - Many female respondents 'don't know' exact land-size, production figures and production costs
- KIT data only allowed for clustering of 'male-headed cocoa households, typical' (with < 4ha of productive land) and 'male-headed households, large' (> 4ha)



What can we learn from Ghana?



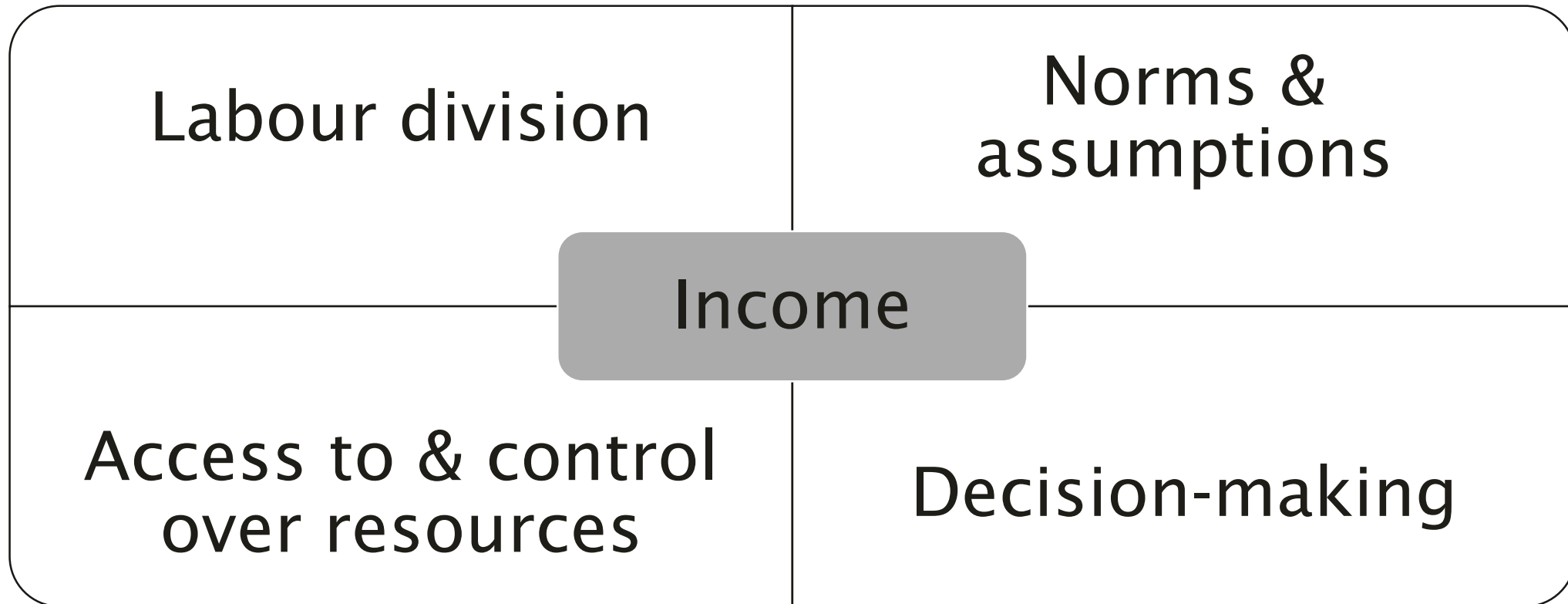
Source: Tyzler et al 2018)

Differences within (male-headed) cocoa households

- Male members of male-headed cocoa household focus primarily on cocoa production.
- For female members of male-headed cocoa households cocoa is the most important crop by 43,6%, comparing to 86,3% of the male members (Riquet et al, 2017).
- Cassava and rice are considerably important crops for female members, while seen as less important for the male members.
- Comparing male-headed with female-headed cocoa households:
 - more crop diversification within male-headed households, with a certain degree of crop specialization between members of these households
 - in female-headed cocoa households, both men and women focus on cocoa.



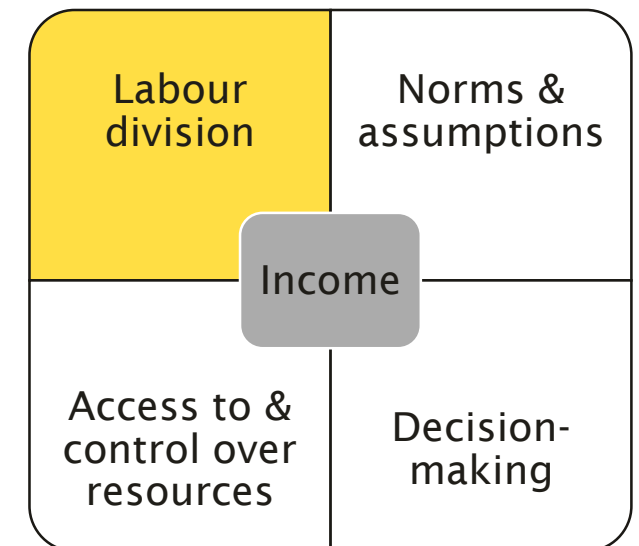
Applying a gender lens...



Source: Eerdewijk and Danielsen 2015

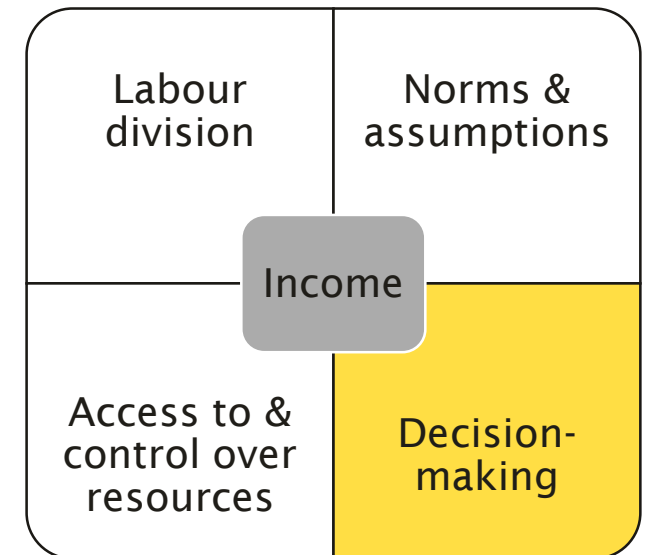
Labour division

- Men are more involved in cocoa production activities than women
- Cocoa is seen as 'man's job'; women are seen as 'helpers'.
- Usually, men spend more time on a cocoa farm than women.
- As 'helpers', women normally take care of the young cocoa farm and prepare food for men and workers.
- Both women and men contribute to food production. The involvement of men depends on the crop.
- Women spend more time on food crops: production, trading, cooking.
- The largest group within the households earning income from small businesses/trading are females between 30 - 60 years.
- The women are the ones that participate in reproductive work, and allocate most time.
- Labour burden on women is considerable.



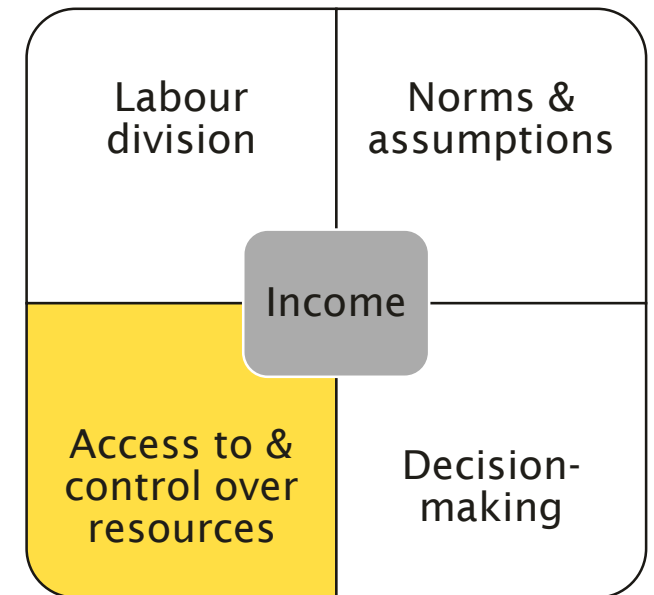
Being the head of the household is the strongest predictor for decision-making

- In Côte d'Ivoire 90% of the male respondents self-identified as household head, against 26% of the female respondents (Bymolt et al 2018).
- Men in male-headed households virtually always make decisions related to cocoa; men almost always sell the cocoa without involvement of women in the household.
- Women have more control over the income they earn with food crops and small businesses.
- So, women tend to have more control over a smaller part of the household income.



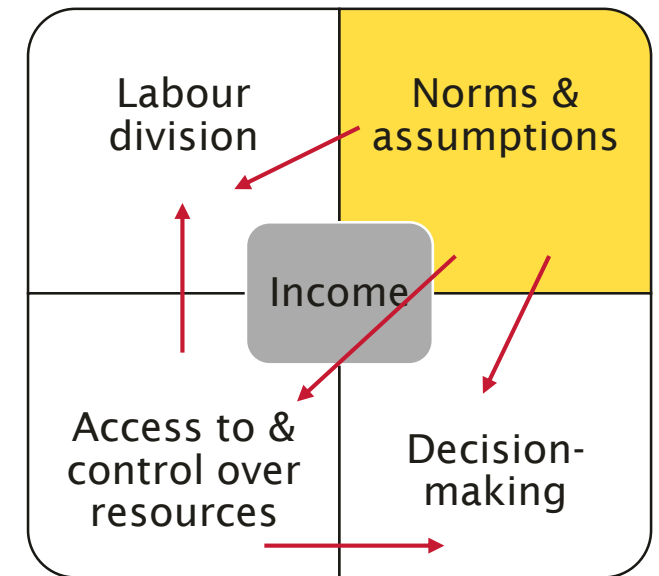
Access to and control over resources

- Ownership of land goes hand-in-hand with decision-making power and control over the income that comes from cultivating the land.
- A woman officially can inherit land when husband/father leave it to her in his will.
- In a married situation, men are usually the owners of land.
- A more common way for women to access (a small part of) land is through gifting.
- Women have unequal access to land → women participate less in cocoa producer groups, have less access to training and miss out the opportunity to borrow money from cocoa buyers, and possibly other services



Norms and assumptions

- Women portrayed as ‘helpers’ of their husbands, doing ‘light and easy’ tasks, having sufficient time to do additional work, outside the farm.
- Men portrayed as head of the household, involved in doing all the ‘hard work’, being responsible for taking care of their wives/family.
- Traditions define certain particular tasks/roles for women and men.
- In practice, women’s land rights are not enforced.
- Women have more control over a small part of the household income.
- In a married setting, this contributes to women’s economic dependence and affects women’s decision-making power.
- Women are more constrained, and less incentivized, to invest in cocoa production activities.



Building on evidence from different crops & countries

Interventions	<i>Evidence from farmer income lab</i>	<i>Evidence from WEE Roadmap</i>
Access to savings	Saving groups, self-help groups	Saving groups
Access to finance	Bundled services, mobile phone services	VSLAs, Credit, mobile banking
Land tenure security	Conversion of communal lands, inheritance	Land rights/land titling/information on land rights
Farmer organisations	Producer collectives	Farmer associations and networks
Livelihood approach	Poverty graduation	Livelihood programs

Savings are simple, cost-effective and transparent.

- Saving groups are an alternative for saving at home, which is more risky.
- Savings are better than loans, while it can serve many of the same purposes as loans.
- Savings do not involve repayment and the risk of indebtedness.
- Saving groups contribute to income increase, income stability and help to mitigate shocks.
- Women's savings is associated with income they potentially control.
- For **married women**, savings increase their decision-making power in the households.

But:

- Risk of domestic violence (short term)
- Saving amount of women tends to be low

Opportunity:

→ Innovative saving products

→ Need for further savings product development research and testing

Savings in the context of cocoa growing communities in Côte d'Ivoire

- Saving money in rural Côte d'Ivoire is less common
- Cash kept at home is the most common way to save, followed by mobile money.
- In 2017, between 34 and 38 percent of the adult population in Cote d'Ivoire had a mobile money account.
- Men are still 65 percent more likely to have a mobile account than women.
- Most mobile money services still offer “first generation” products, such as money transfer, airtime top-up and bill payments.

→ Expand mobile money services to formal savings, credit and insurance products

→ Improve women's access to mobile phones



Access to finance: credit should not be overrated

- Gender-specific barriers to obtain credit
 - need for better understanding of gender-focused outcomes and impact
- Women benefit from more decision-making power, an increase in income, and improvements in livelihoods. (Evidence from Malawi).
- Women use account to buy household durables instead of consumables
- Credit should not be overrated.
 - Smart combinations of savings and credit, and financial and non-financial services.
 - Tailor-made financial products & mobile banking (branchless)
- Successful group-based methodologies, such as village savings and loans associations (VSLAs).
- These offer opportunities for women to build financial skills, exercise voice and leadership and network socially.
- But also risks:
 - Regular meetings and time
 - Groups can be oppressive

Access to finance in rural Côte d'Ivoire

- A critical need for the development of tailored financial products for female farmers and entrepreneurs.
 - Recognize the diversity among women and their different needs.
 - Use a participatory approach: involve women as customers in the design, testing and monitoring of such customized products or services.
 - Integrate gender when new financial services are developed
- In Côte d'Ivoire, cocoa and chocolate companies have booked successes with the VSLA model, developed by the international NGO CARE.
- **Benefits:** access to loans, higher level of local investments, women's economic empowerment, community development, higher enrollment rates in school.
 - Scaling of the VSLA model
 - Explore how VSLA can be used for women's leadership, access to meso-finance, and involve men more, both as participants as well-as supporters of their wives/daughters.

Land tenure security

Evidence

- Focus more on women's land and property rights
- A positive relation between women's land rights and increased bargaining power and decision making.
- Land tenure security improves economic security and well-being of the whole family (e.g. schooling)
 - Gender-dimensions in relation to land tenure have not been studied enough
 - Learn from recent efforts, such as joint titling, registration and land certificates
 - Look into simple community-based procedures and changes in customary law (or bypass customary law)
 - Education of households and communities

Context of cocoa in Côte d'Ivoire

- Planting cocoa trees used to be a strategy to secure future land
- Land is increasingly getting scarce
- Land reforms have taken place but no enforcement
- In Côte d'Ivoire, officially women and men have equal land rights.
- Female-headed household usually own less land, while the land in male-headed households is usually registered on the men's name.

Membership of farmer organisations

- Producer collectives create many benefits but can be expensive and risky
- Benefits are different for farmers: larger farmers and more remote farmers seem to benefit most
- Most producer organizations depend on external support in their set-up
- Gendered-constraints to become member, while potential benefits are high
 - Affirmative action
 - Awareness of gender dynamics
- Informal groups help women develop leadership skills, build savings and ease participation in formal groups.
- Formal group improve access to markets and finance

Risks

- Time and cash constraints
- Elite capture

Context of cocoa in Côte d'Ivoire

- The cooperative is most common type of farmer organization, most of them are not well-functioning
- Benefits: better payment terms, access to inputs, information and services
- Participation of women in cooperatives is very low
- Membership conditions constrain women's participation
- Women have less interest in cocoa
- To increase membership
 - Women as 'cocoa farmers', selling cocoa beans on their own account
 - Multiple crops and services
- Investment in cooperative strengthening and women in leadership roles

Livelihood strategies

- Offering the right mix of interventions is crucial.
- Holistic approach: livelihood promotion and safety nets.
- Strong connection between economic and health indicators
- Connection between improved education, health and social opportunities for young women/girls.
- Clean cookstoves save a lot of time, improve the health and enhance income-generating opportunities.
- Programmes often target the household, and traditionally seem to involve women
 - But CGAF: only 31% targets women → reduce barriers for women
 - Little known about the (long-term) effects on (young) women
- Participatory process from the start → important to involve women in design stage

Context of cocoa in Côte d'Ivoire

- Many programmes → focus on 'cocoa livelihoods and income of cocoa'.
- Most impact where farmers received complete package of services
 - Need for more tailored mixes of service packages
 - Need for combination of bottom-up approaches and top-down vision
 - Need for household approach, which includes diversification
 - Need to reduce barriers for women to participate

Reach, benefit and empower!

Women are not automatically reached

- Head of households
- Elite
- Urban
- Norms

Women that participate do not automatically benefit

- Access to resources
- Time constraints
- Control

Women that benefit are not automatically empowered

- Reinforcing division of labour
- Small benefits
- Resistance

Way forward

- ✓ Build on evidence!
- ✓ Customized approaches – co-design with target group
- ✓ Test successful approaches in different context with target group
- ✓ Evaluate the interventions with the target group
- ✓ Increase the scope of evidence and share in public domain
- ✓ Include enough and diverse group of women in research, to allow for robust analysis



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