

AIP-Rural

Gender Inclusion Strategy:

Empowering Women in Agriculture in Indonesia

(PRISMA, TIRTA, SAFIRA)

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Linda Jones, Risa Yudhiana, Giulia Salmaso, Endro Kristanto

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LIST OF ABBREVIATIONS

AIP-PRISMA	Australia Indonesia Partnership for Promoting Rural Income through Support for Markets in Agriculture
BPS	Badan Pusat Statistik
CMT	Core Management Team
DCED	Donor Committee for Enterprise Development
DFAT	Department of Foreign Affairs and Trade (of the Government of Australia)
FGD	Focus Group Discussions
GE	Gender Equality
GSD	Growth Strategy Document
GSI	Gender and Social Inclusion
ILAF	Intervention Logic Analysis Framework
IP	Intervention Plan
ISD	Intervention Steering Document
ISP	Intermediary Service Provider
MRM	Monitoring and Result Measurement
M4P	Making Markets Work for the Poor
NTB	Nusa Tenggara Barat
NTT	Nusa Tenggara Timur
PA	Partnership Agreement
PSD	Private Sector Development
SAFIRA	Strengthening Agricultural Finance in Rural Areas
TIRTA	Tertiary Irrigation Technical Assistance
WEE	Women's Economic Empowerment

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EXECUTIVE SUMMARY

AIP-Rural's *Gender Inclusion Strategy: Empowering Women in AIP-Rural Projects (Gender Inclusion Strategy)* offers strategic direction for the inclusion and empowerment of women across the programme. The *Gender Inclusion Strategy* is complemented by a *Gender Mainstreaming Guideline* which provides detailed practical guidance for the design and implementation of inclusive interventions. In addition, the *Results Measurement/Learning (RM/L) Manual* and the *Deal Making Guideline* are in the process of gender being gender mainstreamed to include guidance on gender inclusion and women's economic empowerment.

This version of the *Gender Inclusion Strategy* is the third major iteration representing a consolidation of three separate gender strategies prepared by each of the AIP-Rural projects – PRISMA, TIRTA and SAFIRA. This version was prepared in April 2017, and has been informed by a) the overall AIP-Rural programme strategy, b) the Australian Department of Foreign Affairs and Trade (DFAT) Gender Equality and Women's Empowerment Strategy, c) the consultant's experience in designing and implementing gender equality (GE) and women's empowerment strategies (WEE) in market systems programmes around the world, and d) contemporary literature on gender mainstreaming in agricultural and financial programmes.

Women in Indonesia are particularly vulnerable to poverty; they have lower levels of access to education, they earn less than men, and are subject to discrimination and exclusion from decision-making processes within households and communities. In the UNDP Gender Inequality Index 2015, Indonesia ranks 110 out of 198 countries, reflecting a combination of a lower literacy rate for women, fewer years of schooling, a smaller share of earned income, one of the highest maternal mortality rates in the region, and political under-representation.

AIP-Rural follows a Making Markets Work for the Poor (M4P) approach and as such does not work directly with the ultimate programme clients. The goal is to promote systemic change – for example, promoting the availability of sustainable and improved services and inputs – that benefits its target group; that is, poor female and male smallholder farmers in multiple sectors across Indonesia. Through the adoption of a M4P approach and adherence to industry best practice in women's economic empowerment, AIP-Rural seeks to redress gender imbalances and to effect systemic change for women as well as men.

In addition to background sections, the *Gender Inclusion Strategy* (Section at the heart of this document lays out:

- 1) The gender inclusion goals of PRISMA, SAFIRA and TIRTA
- 2) AIP-Rural approach to gender inclusion and women's empowerment
- 3) Inclusive results measurement
- 4) Roles and responsibilities of team members
- 5) Conclusions and next steps

1. INTRODUCTION

AIP-Rural's *Gender Inclusion Strategy: Empowering Women in AIP-Rural Projects (Gender Inclusion Strategy)* offers strategic direction for the inclusion and empowerment of women across the programme. The *Gender Inclusion Strategy* is complemented by a *Gender Mainstreaming Guideline* which provides detailed practical guidance for the design and implementation of inclusive interventions. In addition, the *Results Measurement/Learning (RM/L) Manual* and the *Deal Making Guideline* are in the process of gender being gender mainstreamed to include guidance on gender inclusion and women's economic empowerment.

1.1. THIS VERSION OF THE GENDER STRATEGY

The *Gender Inclusion Strategy* is a living document and this is the third major iteration. This version represents a consolidation of three separate gender strategies prepared by each of the AIP-Rural projects – PRISMA, TIRTA and SAFIRA. This version was prepared in April 2017, and has been informed by a) the overall AIP-Rural programme strategy, b) the Australian Department of Foreign Affairs and Trade (DFAT) Gender Equality and Women's Empowerment Strategy,¹ c) the consultant's experience in designing and implementing gender equality (GE) and women's empowerment strategies (WEE) in market systems programmes around the world, and d) contemporary literature on gender mainstreaming in agricultural and financial programmes.

Going forward, as new information and methodologies come available, the *Gender Inclusion Strategy* should be updated on an ongoing basis, ensuring that the programme takes advantage of rapidly emerging industry best practice while offering a flexible response to the women's economic empowerment needs of the AIP-Rural projects.

This brief introductory section is followed by sections on:

- Context and rationale for gender inclusion
- Gender inclusion strategy
- Conclusions and next steps
- Annexes

1.2. BRIEF DESCRIPTIONS OF PRISMA, SAFIRA AND TIRTA

AIP-Rural is an agricultural development programme funded by the Australian Department of Foreign Affairs and Trade (DFAT). It is comprised of three projects whose current Phase One goes until the end of 2018:

PRISMA: Promoting Rural Incomes through Support to Markets in Agriculture aims to contribute to a 30%, or more, increase in the net incomes of 300,000 poor female and male smallholder farmers across a range of sub-sectors in five (5) provinces in Eastern Indonesia (East Java, Nusa Tenggara Barat (NTB), Nusa Tenggara Timur (NTT), West Papua and Papua).

SAFIRA: Strengthening Agricultural Finance in Rural Areas facilitates access to finance by poor female and male smallholder farmers in the same five provinces in Eastern Indonesia. The ultimate goal of SAFIRA is to help increase incomes among 6,000 farmers by 30%.

TIRTA: Tertiary Irrigation Technical Assistance supports access to tertiary irrigation for the rice production of poor female and male smallholder farmers in three districts of East Java. TIRTA aims to contribute to a 60% increase in the net incomes of 10,000 smallholders.

1.3. OVERVIEW OF THE AIP-RURAL PROGRAMMING APPROACH

AIP-Rural follows a Making Markets Work for the Poor (M4P) approach.² The goal of AIP-Rural is to promote systemic change – such as improved services and inputs – that benefits its target group; that is, poor female and male smallholder farmers in multiple sectors across Indonesia.

In keeping with an M4P methodology, the projects do not engage directly with target clients (beneficiaries) but work through sustainable market actors (e.g., financial institutions, input and technology suppliers, buyers and wholesalers, civil society organizations, government agencies). The main vehicle for systemic change in M4P programs is the private sector – the segment of society that is considered to be the best option for sustainable impact at scale. It is also possible to engage other stakeholders including public sector agencies and civil society institutions if they have the capacity and resources to contribute to enduring systems change. Incentives are identified and leveraged by the program to encourage behaviours that contribute to pro-poor economic growth: for example, an input supplier may be supported to create a rural distribution network with appropriate and affordable products so that even poor and remote farming households have access to improved seeds and agrichemicals. The incentive for the input supplier in such a case is a new and profitable customer base with potential for growth.

Defining Terms: A Market System and Systems Change

A market system is a multi-function, multi-player arrangement comprising the core function of exchange by which goods and services are delivered and the supporting functions and rules are performed and shaped by a variety of market players.³ In TIRTA, for example, the core functions revolve around the delivery of irrigation systems in the rice sector, but these are impacted by other strengths and weaknesses in supporting services, infrastructure and rules in the rice sector itself.

Market system change is a change in the way core functions, supporting functions and rules perform, that ultimately improves the poor's terms of participation within the market system. In order to qualify as systems change, it needs to be sustainable and scalable across a system. In the SAFIRA context, the envisioned change is overcoming various constraints for effective agricultural finance (lending) to happen, so that financial institutions, corporates and SMEs (the SAFIRA partners) are able to increase access to finance for smallholder farmers, including women farmers and women-owned/operated businesses in the agriculture sector.⁴

AIP-Rural recognizes that women, the young or elderly, people with disabilities, ethnic minorities and poorer farmers often lack access to opportunities and assets which affects their capacity to change their lives and to

² The Springfield Centre (2015) *The Operational Guide for the Making Markets Work for the Poor (M4P) Approach*, 2nd edition funded by SDC & DFID <http://www.springfieldcentre.com/wp-content/uploads/2015/11/2015-09-M4P-Op-Guide-Sept2015.pdf>

³ The Springfield Centre, 2015 *The Operational Guide for Making Markets Work for the Poor (M4P) Approach*, 2nd Edition Funded by DFID & SDC.

⁴ See the full analysis of the constraints against agricultural lending and how SAFIRA aims to facilitate a systemic change on agricultural lending in the SAFIRA 3 Year Strategy.

contribute to economic growth. In the case of gender, although women often play primary roles in on-farm production they may be excluded from advancement, more commercial interventions or membership in key decision making forums. AIP-Rural seeks to redress such imbalances and to effect systemic change for both women and men, and has adopted and adapted the M4P WEE⁵ framework and the more recent WEAMS⁶ framework along with other industry best practice for gender inclusion in market systems programmes (as described in more detail below).

AIP-Rural's 'gender inclusion' approach is to economically empower women and thereby contribute to women's economic empowerment. The following box clarifies the difference between gender equality and women's empowerment and how this applies to market systems development in general and AIP-Rural's approach in particular.

Defining Terms: Gender Equality and Women's Empowerment

Gender equality and women's empowerment are two terms that are often used in the field of women's empowerment. This has caused some confusion in market systems programmes, and the two are sometimes conflated, but they represent two different concepts. UNFPA provides an excellent explanation of how the two differ, and yet fit together.⁷ "Gender equality implies a society in which women and men enjoy the same opportunities, outcomes, rights and obligations in all spheres of life. Equality between men and women exists when both sexes are able to share equally in the distribution of power and influence; have equal opportunities for financial independence through work or through setting up businesses; enjoy equal access to education and the opportunity to develop personal ambitions. A critical aspect of promoting gender equality is the empowerment of women, with a focus on identifying and redressing power imbalances and giving women more autonomy to manage their own lives. Women's empowerment is vital to sustainable development and the realization of human rights for all."⁸ Therefore, while gender equality is an ultimate goal of women's economic empowerment, women's empowerment interventions are a means to contribute to that goal. In market systems development, we aim to empower women through activities that shift systems to be more favourable for women who are participating or who could/would participate in those market systems. As we facilitate increased empowerment of women in market systems, this contributes to greater gender equality.⁹

2. CONTEXT AND RATIONALE FOR GENDER INCLUSION

2.1. GENDER INCLUSION MANDATE

Both the Indonesian and Australian Governments maintain that past and current discriminatory practices have led to widespread gender inequality. Both Governments are signatories to the Convention of Elimination of All Forms of Discrimination against Women (CEDAW) and to the Sustainable Development Goals that include a

⁵ Jones, Linda, 2012 *How can the Making Markets Work for the Poor Framework work for poor women and for poor men?* The Springfield Centre for Business in Development

⁶ Jones, L. (2016) *Update of the M4P WEE Framework: a women's empowerment and market systems framework*. London: The BEAM Exchange.

⁷ Jones, L. (2016) *Ibid.*

⁸ UNFPA <http://www.unfpa.org/gender/empowerment.htm>

⁹ Jones, L. (2016) *Ibid.*

significant number of gender targets, and have also made policy commitments and developed programs aimed at promoting gender equality.¹⁰

In February 2016, the Australian government published a new gender equality and women's empowerment strategy that identifies women's *economic* empowerment as one of its three priorities. The strategy states that Australia aid programmes will "integrate gender equality in our aid for trade, economic diplomacy and trade efforts, recognizing that women's economic empowerment is a driver of economic growth and prosperity."¹¹ With specific reference to aid programming, Australia has committed to integrate gender equality across all sectors and all investments, will expect clear explanations in concept and design documents of what actions will be taken to advance gender equality, and will require the inclusion of adequate targets and indicators for gender equality in all monitoring, evaluation and learning frameworks. AIP-Rural, as part of the Australian aid program, is fully aligned with this policy and committed to resolving barriers to gender inclusion and WEE.

Action areas in the new Australian aid strategy where gender equality and women's empowerment are most relevant to AIP-Rural involve: supporting sectors where women workers and traders predominate, assisting women to engage in global value chains, supporting women to access resources and innovations to improve agricultural productivity and income, and promoting women's advancement in the private sector. In order to respond to this mandate and to promote inclusive programming, AIP-Rural has established a separate gender and social inclusion (GSI) sub-unit under the RM/L (Results Management and Learning) unit. AIP-Rural is committed to expending the necessary level of effort to achieve results, and continues to examine its approach to gender inclusion and women's economic empowerment.

2.2. ECONOMIC RATIONALE FOR GENDER INCLUSION

In addition to the mandate from donors and international treaties – which are extremely important in terms of recognizing human rights – it just makes economic sense to include women in agricultural development programmes (they are surely already included in the agricultural work).

Approximately 1.5 billion women, men and children comprise the 500 million smallholder households worldwide¹² and at least 1 billion live in absolute poverty.¹³ Of this total, 72 percent of the world's small farms consist of less than one hectare,¹⁴ and while not all these farms are poor or struggling, the vast majority are.¹⁵ Moreover, in 2016, the ILO reported that agriculture is the leading source of work for women in low-income and lower-middle-income countries¹⁶ with their activities often focused on low paying or even unpaid labour intensive tasks.¹⁷ As the FAO summarized in a recent report on women in agriculture, women make essential

¹⁰ Indonesia's Presidential Instruction 9/2000 identifies a commitment to mainstreaming gender into all development initiatives and states that donors must also mainstream gender into all support programs. It includes also the establishment of gender focal points and gender working groups within GOI Ministries. The Ministry of Women's Empowerment is responsible for supporting and monitoring the system.

¹¹ Department of Foreign Affairs and Trade (2016) *Gender Equality and Women's Empowerment Strategy*. Government of Australia <http://dfat.gov.au/about-us/publications/Pages/gender-equality-and-womens-empowerment-strategy.aspx>

¹² FAO (2012) Smallholders and Family Farmers. FAO Factsheet. http://www.fao.org/fileadmin/templates/nr/sustainability_pathways/docs/Factsheet_SMALLHOLDERS.pdf

¹³ IFAD (2013) *Smallholders, Food Security, and the Environment*. <https://www.ifad.org/documents/10180/666cac24-14b6-43c2-876d-9c2d1f01d5dd> P.6.

¹⁴ FAO (2014) *The State of Food and Agriculture: innovation on the family farm*. <http://www.fao.org/3/a-i4040e.pdf> P.11.

¹⁵ IFAD (2013) *Ibid* P.8.

¹⁶ ILO. 2016. Women at Work: Trends 2016. Retrieved from http://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms_457317.pdf. Pg. xiii.

¹⁷ ILO (2016) *Ibid* pg. xiii.

contributions to agriculture in developing countries, but their roles differ significantly by region and are changing rapidly in some areas.¹⁸

Even though smallholder farmers produce 80 percent of the food consumed in developing countries, they lack the supports required to improve productivity (e.g., access to finance, inputs, information and other services).¹⁹ The situation for women farmers is even more challenging: it has been estimated that if women farmers had the same access to supports and services as men, agricultural outputs in 34 developing countries would rise by an estimated average of up to 4 per cent. This could reduce the number of undernourished people in those countries by as much as 17 per cent, translating to up to 150 million fewer hungry people.²⁰

Women in Indonesia are particularly vulnerable to poverty; they have lower levels of access to education, they earn less than men, and are subject to discrimination and exclusion from decision-making processes within households and communities.²¹ In the UNDP Gender Inequality Index 2015, Indonesia ranks 110 out of 198 countries, reflecting a combination of a lower literacy rate for women, fewer years of schooling, a smaller share of earned income, one of the highest maternal mortality rates in the region, and political under-representation.²²

AIP-Rural's experience in Indonesia resonates with the global findings. That is, when women are actively engaged in agricultural development in Indonesia, interventions are more successful, households improve their yields and incomes, and household budgets which are managed by women are higher. This has knock-on effects for family nutrition and well-being, and women's empowerment in areas such as workload and decision making.

The following sub-sections describe the context for the three separate AIP-rural project contexts and considerations.

2.3. PRISMA – WOMEN IN AGRICULTURAL SECTORS

PRISMA has identified that inefficiencies in both agricultural development and women's involvement can often be linked to weak understanding and communication amongst different market actors, low levels of trust, and a lack of appreciation for different positions and reasons for action/behaviour. Given women's key role in many value chains, however, it is necessary to understand the differing contributions, needs and opportunities relevant to men and women. In some cases the gender division of labour may appear to proceed harmoniously and result in a good product. In other cases, if men or women (or partners) have little understanding of the requirements of the next stage in the chain, gradual losses in product quality and quantity along the chain will yield a relatively poor product.²³

The following case offers insights into the highly critical role of women in all stages of agricultural production, processing and marketing in Indonesia that reinforces the findings of the AIP-PRISMA team:²⁴

¹⁸ FAO (2011) *The State of Food and Agriculture: Women in agriculture – closing the gender gap for development*. FAO <http://www.fao.org/docrep/013/i2050e/i2050e.pdf> P.5.

¹⁹ IFAD (2013) *Ibid* P. 6.

²⁰ FAO (2011) *Ibid*

²¹ Rural Poverty Portal – Indonesia <http://www.ruralpovertyportal.org/country/home/tags/indonesia>

²² UNDP (2015) *Human Development Report- gender inequality index*. http://hdr.undp.org/sites/default/files/hdr_2015_statistical_annex.pdf

²³ AIP-PRISMA Summary Design Document

²⁴ Lani, E. (n.d.) *Women Farmers and Rural Women in the Agricultural Sector (An Indonesian Case Study)* <http://www.wfo-oma.com/women-in-agriculture/case-studies/women-farmers-and-rural-women-in-the-agricultural-sector-an-indonesian-case-study.html>

Representation of Women Farmers in Farming Activities

The presence of women in farming activities, especially in rural areas is widespread. Of the 21.74 million smallholder farmers working in the Indonesian agricultural and forestry sectors, about 41% are women, and women farmers are involved in almost all the agricultural processes. A case study conducted in 6 rural areas of the Bengkulu province involving about 118 women farmers described the important role of rural women farmers in every phase of the agricultural process. The role of men and women in paddy farming, cow farming and farm product processing in 6 rural areas of the Bengkulu Province illustrated the high involvement of women in a range of farming activities. The Bengkulu case study revealed that women's role is marginal when determining what activities are to be carried out and how to access capital resources for production. However, the role of rural woman in both conducting the work and decision-making increases dramatically for on-farm processing and marketing. Moreover, through their involvement in most agricultural activities, even when not the main decision-makers, women in farming households contribute significantly to their families' income. Apart from becoming partners with the male members of the family in the family agricultural business, many women have become the main breadwinners of the family as farm laborers or smallholders cultivating their own small plot of land.

Source : Lani, E. (n.d.) *Women Farmers and Rural Women in the Agricultural Sector (An Indonesian Case Study)*

<http://www.wfo-oma.com/women-in-agriculture/case-studies/women-farmers-and-rural-women-in-the-agricultural-sector-an-indonesian-case-study.html>

Because of women's critical role in agriculture, it is absolutely necessary to consider the ways that women can be supported so that they contribute more to the household economy while also benefiting from the support.

The business enabling environment (BEE) has significant impact on women's ability to benefit from economic initiatives. BEE may refer to the laws and regulations, business culture, associational membership, opportunities to network and other factors that affect the business ecosystem and women's full participation. USAID has recently reported that in Indonesia there is significant state apparatus for supporting women in private sector development²⁵

However, on the ground, women may not benefit from these enabling environment initiatives: for example, women's right to own and inherit land.²⁶ Considerable variation from place to place in Indonesia is due to the country's recognition of customary law – that is, while women may have legal rights to inheritance, customary law may supersede this right, and land is typically passed from father to son.²⁷ Within the BEE, it is important to understand the varying situation for women and men, and how the enabling environment promotes or hinders participation of each.

2.4. SAFIRA – WOMEN'S ACCESS TO FINANCE

In rural areas across Indonesia women farmers have lower levels of access to credit compared to men. The Global Findex reports that 15.1% of Indonesian men borrow money from financial institutions, while only 11.1% of women receive the same financial services.²⁸ Lending institutions in Indonesia often require collateral in return for credit and traditional rural household livelihood arrangements can make this a major challenge for women. Women are less likely to be the formal owners of land and other key assets in households. This is exacerbated by a gendered division of labour within rural households which sees women farmers specialising in food crop production and men farmers in cash crops, leading to a situation whereby men have the first claim

²⁵ USAID (2013) *Women's Empowerment in Agriculture Assessment*

https://www.academia.edu/4564496/Womens_Empowerment_in_Agriculture_Assessment_Indonesia_2013

²⁶ USAID (2013) *Women's Empowerment in Agriculture Assessment*

https://www.academia.edu/4564496/Womens_Empowerment_in_Agriculture_Assessment_Indonesia_2013

²⁷ World Bank (2014) Database on Women, Business and the Law. Re Indonesia: Is customary law recognized as a valid source of law under the constitution? Yes. <http://wbl.worldbank.org/data/exploreeconomies/indonesia/2013>

²⁸ The figure is taken from database on the Global Financial Index's website.

on the money generated from household crop production, preventing women accumulating capital to use for collateral. This is a typical scenario in rural areas across Indonesia, and provides an impetus for WEE in SAFIRA programming.

The following table provides a summary of the common constraints to women’s access to finance, in terms of characteristics that make financial service providers less willing to service them.

Common Constraints to Women’s Access to Finance

Demand side
<ul style="list-style-type: none"> • Women farmers in rural area have lower income than men, because of the kind of work they do (including producing food crops, as opposed to cash crops). • Women farmers, as evidenced in AIP Rural’s livelihood profiling research, have lower levels of education than men. • In most cultures in Indonesia, women are generally viewed as bearing the main responsibility of household subsistence. In farming households, women also participate in farming activities, and thus, women bear ‘double burdens’. • Women farmers, again as evidenced in AIP Rural’s livelihood profiling research, have fewer formal property rights than men farmers. • Traditional restrictions to women’s mobility causes narrower access to markets, including financial services. • Women in rural areas lack power in decision-making and are generally subject to higher social controls both at the household and community levels.
Supply side
<ul style="list-style-type: none"> • Collateral requirements exclude women farmers from borrowing money from financial institutions. Households headed by a woman cannot use household assets inherited from her parents as collateral, if the certificate does not declare her as the owner of the assets separate from her parents. • Limited physical presence of financial institutions restricts women, who due to domestic and other duties are less able to travel far from their homes, from accessing them. • The characteristics of loan products provided by financial institutions often do not meet women farmers’ needs, eg they may be provided in cash which pose security risks that woman are less capable of mitigating. • Financial institutions may consider that services through rural microfinance programs for women are sufficient and thus they do not see the urgency of reviewing or changing their positioning to female customers.

Greater women’s financial inclusion could bring major benefits for women, their households, and financial institutions selling gender inclusive products. As highlighted above, gender equality and WEE contribute to growth, development and stability²⁹. Loans extended to women have a positive impact on households³⁰. Financial institutions generally acknowledge that credit risks among female borrowers tend to be lower than their male counterparts and so represent an appealing potential growth market³¹. The gap in women’s access

²⁹ Department of Foreign Affairs and Trade, 2016, op. cit.

³⁰ Morrison, A., Raju, D., Sinha, N. (2007) *Gender Equality, Poverty, and Economic Growth*. World Bank: Gender and Development Group, Poverty Reduction and Economic Management Network

³¹ Espallier, D. et al, (2011) *Women and Repayment in Microfinance: A Global Analysis*. World Development, 39(5), 758-772

to loan services, therefore, represents an opportunity for SAFIRA to support financial institutions in the development of loan products and services for women that could have a major positive impact.

2.5. TIRTA: WOMEN IN TERTIARY IRRIGATION

The available literature on gender and agriculture, provides strong evidence on how women and men may differently contribute, and are differently affected by, increases in agricultural production. Specific to irrigation, these differences relate to:

- The allocation of labour, land, water, and other inputs to the cultivation of irrigated crops i.e. differences between women and men as *irrigation users*;
- The allocation of labour and other resources to the construction, maintenance, marketing and management activities related to irrigation services and to participation in water users' organisations i.e. women and men as *irrigation providers*;
- The control over the outputs of irrigated agricultural production;

The findings from the first gender assessment undertaken to support the implementation of TIRTA are used to inform the gender strategy. Although these findings are acknowledged for being mainly qualitative, they provide a preliminary understanding of the current issues and status in relation to economic development through tertiary irrigation for women. The key points from the gender assessment are discussed below:

Irrigation supply – gender inclusion in the provision of irrigation services

There are two types of tertiary irrigation providers for rice production in areas where TIRTA is working: Private Sector Providers and HIPPAs (community-led schemes that are established with government funds that normally cover the main infrastructures). In both cases, the provision of irrigation, in terms of planning, operation and management is a male-dominated business, as social and structural gendered norms and resulting obligations and capabilities limit women's participation in the sector.

The main and most visible tasks of irrigation providers are performed by irrigation staff who work day and night shifts, fix minor pump and drainage faults and other damages to the irrigation scheme, and support land preparation – none of which women are currently perform. Indeed, in a vicious cycle, cultural and social norms prevent women from accessing irrigation related jobs or from acquiring the necessary skills and knowledge for such work. These and additional gender norms that dictate asset ownership and access to services (such as finance) generally preclude women from being entrepreneurs themselves and operating irrigation businesses. As a result of these and other constraints women's involvement in the provision of irrigation is virtually non-existent.

From an employment perspective this is particularly true for private sector irrigation providers; according to Pawitnar, an irrigation service provider, "*men are better than women as staff in irrigation businesses ... they have flexible working hours, stronger energy and can deal with conflicts in the community.*" However, women are also significantly underrepresented across community-led schemes (HIPPAs) where gender norms prevent or significantly limit their ability to do so. Women themselves may be reluctant to offer to become HIPPAs members because of:

- The culturally and socially informed perception that only men are supposed to cover leadership roles. As a result, only qualified and confident women with strong support from their husbands are able to challenge the norms and nominate themselves.

- Women's perception towards participation in HIPPA's management is that it is time consuming, and strongly linked to the operation of the pumps – they are not fully aware or convinced that there are other potential roles they could cover effectively.
- Women's limited involvement in public meetings/events limits their understanding of how they might contribute to the irrigation sector, and utilize or advance their talents and capacities.

On the other hand, even when women put themselves forward, communities prefer voting for men over women – a choice driven by the same norms discussed above. In the rare instances where women do get to be part of the HIPPA, their role is often a façade and limited to minor tasks that do not include decision making.

Irrigation demand – women as farmers and irrigation users

Rural women play important roles in rice production. According to TIRTA's gender assessment women dominate in a number of activities such as planting, weeding and sorting the harvest. In addition, evidence from the field suggests that women are increasingly taking up activities that are more commonly performed by men such as harvesting and crop protection – a likely outcome of the increased off-farm working opportunities for men.

Despite women's high involvement in rice production, irrigation remains male-dominated, therefore even when men-headed households access irrigation, women are not involved in the decision making regarding the aspects of the irrigation service such as the setting the irrigation fee and the schedule of water distribution, which implies their needs and opinions tend to be overlooked.

The situation worsens for women-headed households, which lack a male family member, and therefore further limiting their access to the information and forums where decisions regarding irrigation are taken. Furthermore, women's limited access to assets, services and opportunities such as training implies that, the impact of irrigation is lower for women than men.

Finally, such gendered constraints affect women as farmers, besides irrigation, and therefore the challenges linked to their role in the value chain must be also taken into account. A few examples are presented below:

- **Women are usually not involved in public activities including farmer groups.** In Bojonegoro, there are 1,524 farmer groups, spread into 423 villages. 210,153 farmers are registered as members of these groups and only 5 percent of them are women. This of course does not reflect the reality of agricultural work, and illustrates the invisibility of women's contribution to agriculture.
- **There are limited organisations open to women or addressing issues faced by women.** The most common organisation women are part of is PKK (*Pemberdayaan dan Kesejahteraan Keluarga*/Family Development and Prosperity), which does not cover agriculture related topics since the issues addressed are confined to the domestic sphere.
- **Women farm labourers work shorter hours and are paid less than men.** Women earn Rp 25,000 to 30,000 for a 5-hour day with one meal provided, compared to Rp 60,000 for 8 hours with 3 meals and cigarettes provided for men.
- **Women have primary responsibility for the household.** Women are responsible for the care of children, housework water collection and other household duties that increases their workload and limits their agricultural work, especially when children are young.
- **Women have less access to opportunities to improve their skills and knowledge.** As such opportunities are not inclusive, women therefore have limited access to high-skilled jobs and lower levels of decision-making regarding production.

3. AIP-RURAL GENDER INCLUSION STRATEGY

This section of the *Gender Inclusion Strategy* details:

- 1) The gender inclusion goals of PRISMA, SAFIRA and TIRTA
- 2) Approach to gender inclusion and women's empowerment
- 3) Inclusive results measurement
- 4) Roles and responsibilities of team members in achieving inclusion and empowerment goals

This strategy document describes each of these components – the 'what' of the gender strategy. The complementary *Gender Mainstreaming Guide* provides practical guidance on 'how' to implement the strategy.

3.1. GENDER INCLUSION GOALS

PRISMA aims to contribute to a 30%, or more, increase in the net incomes of 300,000 poor rural female and male farmers across a range of sub-sectors. Although women are referenced in the overall goal, there are no specific gender targets but a general principle of "do not harm". In addition, the AIP-PRISMA Summary Design Document states that "It will...be critical for each intervention to be based on an understanding of the specific factors that affect women and the role they play in the production of different commodities, value chains and practices."³² This will allow the programme to further enhance women's roles and to address issues of women's access and agency.

- In the future WEE will be integrated into all research in PRISMA but this is not 100% in place yet. There is also an expectation that the program will need to report on gender disaggregated data in the future, but this is also not completely adopted yet. That is, since 2016 PRISMA reports have been dis-aggregated by sex, but not all sectors have complied with this requirement. The reporting of #farmers by sex disaggregated is gradually increasing.
- SAFIRA aims to facilitate access to finance for 12,000 farmers. The ultimate goal of SAFIRA is to contribute to a 30% increased income for 6,000 farming households in East Indonesia. SAFIRA does not have any specific gender inclusion goals but its target farmers and households will comprise both male and female farmers and both male-headed and female-headed households. SAFIRA will also contribute in the financing of agricultural SMEs, some of which will be women-owned or managed. SAFIRA will disaggregate its results by sex, where possible. The disaggregation will help SAFIRA to understand the breadth of impact of its partnerships on women as well as men. In relation to WEE, the systemic change may mean increased provision of sustainable financial services for female farmers by financial institutions and women-owned businesses in agricultural sector and/or inclusion of women's participation in financial services provided to farming households. The complexity of market systems also means that WEE through VCF may take time to kick off and its impact may take effect even longer.
- TIRTA is aimed at increasing access to water resources for small holder farmers. The program's goal is to increase the net income of 10,000 poor farmers by 60% through the improvement of the efficiency and technical and economic viability of at least 35 tertiary irrigation projects. TIRTA does not have any specific gender inclusion goals either but its target household will consist of both male and female farmers including the female headed household. TIRTA will improve female farmers' participation through involving women in the trainings and support female to be selected as board member in the irrigation services provision.

³² AIP-PRISMA (2013) Summary Design Document

3.2. KEY ELEMENTS OF THE STRATEGY

Dimensions of Women's Economic Empowerment

AIP-Rural has adopted and adapted the original dimensions of women's economic empowerment that were outlined in the *M4P WEE Framework*.³³ The first five dimensions are the non-negotiables of women's economic empowerment in market systems programs,³⁴ while the sixth (women's leadership and networking) has been added since it speaks directly to aspects of AIP-Rural interventions that involve women as ISPs, lead farmers and group leaders, as well as members of cooperatives and other types of groups.

WEE Dimensions

1. Economic advancement – increased income or improved return on labour
2. Access to opportunities and life chances such as skills development, jobs or market linkages
3. Access to assets, services and needed supports to advance economically
4. Decision-making authority in different spheres including household finances
5. Manageable workload through efficiency, technology and supports
6. Women's greater agency through leadership roles and networking opportunities

Adapted from: Jones (2012)

These dimensions form the basis for a framework for interventions design and results measurement, and are described in more detail in the *Gender Mainstreaming Guide*.

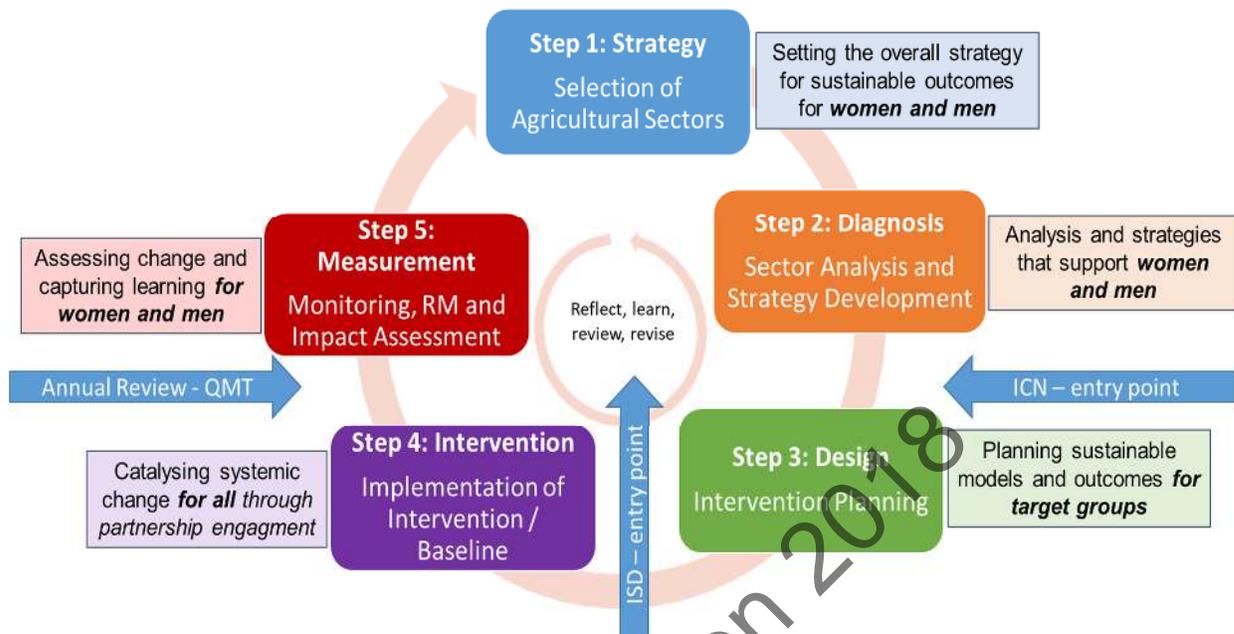
Alignment of Gender Inclusion Activities with Project/Intervention Life Cycle

At each step of the project or intervention life cycle, different activities are required to support gender inclusion and women's empowerment. These activities are described in the *Gender Mainstreaming Guide*. The gendered AIP-PRISMA project life cycle is presented in the figure below, with key entry points for inclusion and application of the WEE dimensions represented by the blue arrows.

³³ Jones, L. (2012) *Ibid*

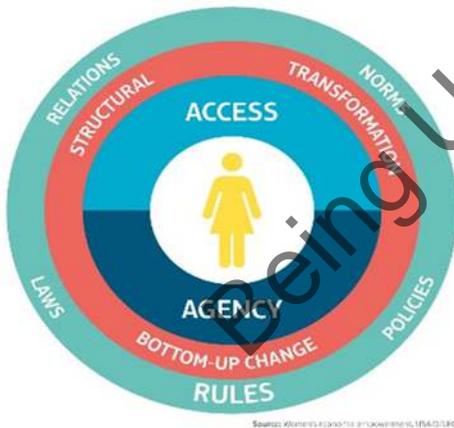
³⁴ Jones, L. (2012) *Ibid*

Figure 1: AIP-PRISMA Project Life Cycle with Gender Inclusion Entry Points



Access and Agency³⁵

Around the same time as the M4P WEE Framework was being prepared, the International Centre for Research on Women (ICRW) published an important work on women’s economic empowerment, *Understanding and Measuring Women’s Economic Empowerment: Definition, Framework and Indicator*.³⁶ The ICRW paper builds on earlier empowerment literature³⁷ to streamline the definition of WEE into two distinct areas; that is, “a woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions.” In this usage of ‘ability’ ICRW is referring to making things available to women in forms that are appropriate (e.g., cost, distance, format, content etc.) and therefore accessible. These two aspects of empowerment are widely used today, and commonly referred to as *access* and *agency*.³⁸ *Access* and *agency* are important concepts as they allow us to differentiate between what is or could be available to women, and the



³⁵ From Jones (2016) *Ibid*

³⁶ Golla, A. et al (2011) *Measuring Women’s Economic Empowerment: Definition, Framework and Indicators*. Washington, DC: International Centre for Research on Women. <http://www.icrw.org/files/publications/Understanding-measuring-womens-economic-empowerment.pdf>

³⁷For example: Kabeer, N. (1999) “Resources, Agency, Achievements: reflections on the measurement of women’s empowerment” in *Development and Change*. Vol 30. Pp. 435-464

³⁸For example: Hess, R., Loftin, H. and Markel, E. (2015) *Making the Business Case: Women’s Economic Empowerment In Market Systems Development*. LEO Paper #11. ACDI/VOCA and USAID.

socio-cultural or psycho-social (power) dimensions that may deter women from taking advantage of opportunities. This understanding informs programme design and interventions.

In relation to the five dimensions of WEE, in addition to increased income, there are two access dimensions – access to opportunities and access to resources – and two agency dimensions – decision-making control and manageable workloads. Access and agency within a systems framework are illustrated in the following diagram.³⁹

Three-Prong Approach to Gender Inclusion

Adopting a three-prong understanding of gender mainstreaming is useful for market systems programmes. In 2003, SDC offered a forward-thinking analysis of three types of gender mainstreaming:⁴⁰

- 1) An **integrated** approach that involves gender as a theme “in all planning phases and processes” and is a minimum requirement for gender mainstreaming. That is, economic development programmes were advised to incorporate gender aware research, analysis, planning, implementation, and monitoring and evaluation;
- 2) A **targeted** approach that supplements the integration of gender and contributes to women’s economic empowerment. The intent is not to isolate women from the mainstream, but to utilize targeted strategies to enhance integration efforts over the longer term;
- 3) A **dialogue** approach speaks to the need for a gender perspective to be internalised by implementing organizations, partners and other stakeholders. This may involve policies and procedures, gender sensitive practices (such as parental leave) or ongoing dialogue and awareness-raising.

AIP-Rural utilizes all three approaches to gender mainstreaming.

New Approaches: Push-Pull and Vulnerable Populations

As donor demands shift and industry collective knowledge grows, ‘adaptive management’ allows us to rethink our programme strategies. This is no less true for market systems programmes than other approaches. In fact, market systems approaches have come under fire as to whether or not they can reach and integrate vulnerable populations including but not limited to the very poor, women and youth, post-conflict communities and ethnic minorities. In a response to this concern, various methodologies – e.g., cash transfers, savings groups, social or psycho-social support, subsidized training – have been implemented to prepare (push) such populations for mainstreaming into market systems by private sector partners (pull). Drawing from private sector terminology,⁴¹ this has recently been labelled a “push-pull” approach in market systems thinking. In a 2015 paper, Garloch states that push-pull responds to the need “not only to facilitate more competitive systems, but more inclusive and resilient systems as well.”⁴² This has particular relevance for gender inclusion as women are typically the most marginalized population even when other dimensions of poverty are considered. AIP-Rural should consider adaptive management approaches to ensure it does not fall behind in gender integration.

³⁹ Markel, E. (2014) *Measuring the Results of Women’s Economic Empowerment in Private Sector Development: a guideline for practitioners*. The Donor Committee on Enterprise Development. <http://www.enterprise-development.org/page/download?id=2433>

⁴⁰ SDC (2003a) *Gender Toolkit Sheets 1-10* SDC/FDA (Federal Department of Foreign Affairs), Bern: SDC/FDA.

⁴¹ Reported in Garloch, A. (2015) no citation.

⁴² Garloch, A. (2015) *A Framework for a Push/Pull Approach to Inclusive Market Systems Development*. ACDI/VOCA and USAID – Leveraging Economic Opportunities. <https://www.microlinks.org/sites/default/files/resource/files/LEO Framework for a Push Pull Approach to Inclusive Market Systems Devel....pdf>

Motivating and Incentivizing Partners to Include Women

A key challenge for AIP-Rural teams to incorporate WEE into interventions is in the relationship and negotiation with private sector partners. That is, there is some hesitancy that the program may interfere with good business practice. Therefore, in order to encourage private sector partners to include women in interventions, we need to draw on our understanding of what motivates business partners, and at the same time consider how we might incentivize them to include more women. Motivations and Incentives are described briefly here, with elaboration and tools included in the *Gender Mainstreaming Guide*.

Sharing Success Stories and Learnings

AIP-Rural staff provided excellent suggestions on how sharing of learning within and among the project teams could be enhanced to provide peer support for women's inclusion and empowerment:

- ✓ Highlight in internal learning sessions and intervention speed dating – for example, make sure there is at least one WEE topic during each monthly session or target WEE for a full monthly session each quarter
- ✓ Portfolio team meeting – GSI specialist should join each portfolio meeting as available to share examples and advise on approaches and activities
- ✓ Prepare cases that illustrate women's contribution to sector development, benefit of leadership roles, etc. – use for learning within PRISMA and for private sector discussions
- ✓ Create a newsletter, email or alerts or posters that highlight key success stories and learnings including on the AIP Rural website
- ✓ Share challenges and seek support from a peer group – hold informal brainstorming sessions with the gender advisor and other sector team members
- ✓ Build network with other organizations who work for gender equality / WEE for livelihoods issue to identify potential women's group such as local NGOs with depth of experience and knowledge.

Inclusive Program Materials

Program materials provide the reference foundation for staff and sector support – from training materials to guidelines and tools. As the program develops, existing materials will be adapted to be more 'inclusive' in language and recommendations. For example, this has already begun with gendering of Guidelines 08 and 11 for staff training as well as an orientation module on gender inclusion. Such gendered materials will be necessary resources for staff and partners in their efforts to be inclusive in intervention and activity planning.

Capacity Building

To mainstream gender and pro-poor activities into the program – sector assessments, intervention plans, implementation, measurement and reporting – will mean capacity building of staff, co-facilitators, business partners and service providers. Senior management will have to emphasize the importance of gender and poverty outreach, and the commitments of the program to achieving targets and being responsive to donor expectations. This may also be considered at time of hiring staff; although capacity may be hard to find, open-mindedness to gender inclusion would be an asset of any new hire. As a result of these efforts, all program staff and partners will gain the necessary understanding and capacity necessary to integrate gender and poverty outreach into program planning, implementation, and monitoring and evaluation.

For further details on the 'how' of gender inclusion and women's economic empowerment, reference the *Gender Mainstreaming Guide*, the *Results Measurement Manual* and the *Deal Making Guideline*.

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3.3. ROLES AND RESPONSIBILITIES OF TEAM MEMBERS

The following table illustrates the roles of team members for the three AIP-Rural projects.

Project Role	PRISMA	SAFIRA	TIRTA
Senior Management – e.g. Team Leaders, Project Advisor, Deputy GM	Leadership from the top sets the example and the tone for gender inclusion. As senior management are ultimately responsible to the donor, they ensure that project teams take gender inclusion and WEE seriously, and have the supports that they need to be effective in this regard. Leadership also plays a key role in internalising values of gender inclusion throughout the programme through the organisation hiring and promotion practices, response to issues such as gender harassment, and emphasis on gender equity.		
Results Measurement PRISMA: Head of RM/L SAFIRA: RM Manager TIRTA: MRM Manager	This role monitors and provides feedback on implementation outputs and outcomes; is responsible for data collection and reporting (qualitative and quantitative), making sure that it is in line with requirements for both sex disaggregating and WEE indicators; and is responsive to donor concerns. The Head of RM/L for PRISMA also oversees the GSI Specialist and provides support as needed and also assesses the need to revise the ISD to be gender inclusive and sufficiently comprehensive in terms of WEE content. At TIRTA, MRM Manager helps the Team Leader to identify the capacity building needs on gender mainstreaming and WEE.		
Gender and Social Inclusion Specialist	PRISMA's GSI Specialist was originally intended to work tactically and then take on a more strategic role over time (as the advisor's role was phased out). However, the role has remained largely tactical, supporting sector teams on conducting focus group discussions and providing input on program activities including partnerships. However, the GSI Specialist supports SAFIRA in a strategic role – offering advice and support for monitoring and evaluation in coordination with the Team Leader. The Young Professional who is serving as support from Palladium has been appointed to lead the special studies and will liaise with the other specialists as required.		
Gender Inclusion Advisor	The GSI Advisor – an international consultant – has led and provided support to the GSI Specialist and Head of RM/L in the development of materials (mainstreaming and specialized guidance materials and tools), capacity building including training and workshops, technical backstopping, review of reports, input into learning documents, etc. The role has become more advisory over time, with the advisor providing strategic advice, supporting impact measurement in the field, updating documents and coaching.		
Implementation Staff	The Heads of Portfolio and Business Consultants are responsible for integrating women into interventions at different levels. This requires coordination with the GSI Specialist and with field partners, the latter often requiring ongoing awareness raising, capacity building and setting of revised targets and reporting standards.	Rural Finance Specialists are responsible for implementing the Gender Strategy. When SAFIRA hires a consultant to develop a VCF product for a financial institution and build the capacity of the financial institution, RFSs should ensure that the consultant integrates gender inclusion in the outputs they deliver.	The Intervention Coordinators are responsible for leading on gendered market analysis and to mainstream gender in intervention design, planning and implementation. The GSI consultant has conducted a team capacity assessment and delivered a workshop on GSI inclusion.

3.4. INCLUSIVE RESULTS MANAGEMENT AND LEARNING (RM/L)

AIP-Rural is in the process of gender mainstreaming its RM/L Manual and approaches, this information does not need to be repeated here. Rather, this section offers guiding principles for gender mainstreaming in RM/L and an example case of a comprehensive quantitative/qualitative assessment of interventions.

Guiding Principles for RM/L

1. Being effective in inclusive results measurement depends on recognizing the different outcomes that that can occur for women and men in sector interventions;
2. Results measurement offers a process and tools not only for evaluation, but for adaptive management and continuous improvement;
3. Meaningful assessment of results involves the consolidation of quantitative and qualitative reporting;
4. Gender disaggregation used comprehensively and consistently in results measurement (ISDs, baselines and assessments) helps to inform us about the gendered results, and needs to be applied not only to women farmers but to other actors (e.g. ISPs, lead farmers, retailers); the gender FGD report and gender impact assessment report should be considered as output of interventions;
5. Gender disaggregation alone is not enough, and consistent application of the six AIP-Rural WEE dimensions and indicators across qualitative and quantitative research will provide a more complete picture of the gendered results;
6. Setting at minimum soft targets for ISPs and where possible hard targets (#'s, %) encourages the achievement of gender goals;
7. RM/L processes and tools need to identify, analyse and capture learnings around gender inclusion and WEE: for example
 - a. Examples of experiences around incorporating WEE in research, design, interventions, partnership agreements, measurement etc.
 - b. Cases that illustrate women's contribution to sector development, benefit of leadership roles, etc. (have sector 'competitions' on best examples)

Consolidation of quantitative and qualitative reporting

The Madura maize case below provides a sample of a report that summarizes qualitative and quantitative findings to present a full picture of WEE (including all six dimensions) that resulted from sector interventions.

Case Study: Madura Maize Interventions

Summary of Consolidated WEE Findings

There are two different interventions in the Maize sector on Madura Island that are involved in promoting hybrid seed which benefits farmers through higher yields and shorter cultivation cycles. These two interventions are: i) an intervention with the government the aim of which is to create a healthier private sector with greater competition by allowing all seed companies to promote and distribute the subsidized hybrid seed provided by the government while offering appropriate GAP (Good Agricultural Practice); and ii) a private sector intervention which is supporting AHSTI to establish itself in maize hybrid seed on Madura Island, to offer GAP to customers, and to be part of a competitive market system with multiple seed sellers reaching new districts.

Both quantitative impact assessments and qualitative research (FGDs and Interviews) were conducted to understand the impact of the intervention on women in the Maize sector on Madura Island. The findings were

analysed according to the five WEE dimensions established by PRISMA. At this point, the quantitative results are from only the private sector intervention and the government intervention which is newer will be assessed next year.

Outreach Numbers and Income: PRISMA reports on income at the household level, and then calculates benefit to women and men based on their level of participation in the sector. Since women and men are calculated to have about equal levels of participation in the maize, therefore 50% of those benefitting from increased income are women. In the private sector intervention, a total of over 4000 farmers earning less than the \$2.50 PPP poverty rate have benefitted from increased income, with 4700 farmers overall totalling an increase of over 1.6 billion IDR from 2016 alone (cumulative 3.7 billion IDR for 2015-16 for all farmers). Based on women's participation, this means that 4700 women have realized this level of benefit. However, we learned from our qualitative research that benefit as well as income occur at the household level, and that women are the money managers in the household, making many of the financial decisions. In FGDs, women reported that before the hybrid seed, the household often did not have any surplus to sell. For example, in Pragaan, the group reported that they have surplus of anywhere from 300 kgs to over a tonne, and each kg fetches between 4000 and 6000 per kg. The higher income is for stored maize when they are able to sell off-season.

Access to Key Service – GAP: In the maize sector, although 30% of the farmers' groups reached by government are women's groups, in the government subsidy intervention, only 14% of the beneficiaries are women. Government informants reported that the reason for the lower outreach to women is because they are more reluctant to sign agreements stating that they will use the subsidized seed rather than sell it to someone else (a pre-requisite of the subsidized seed program). In the case of the private sector intervention, women represent 50% of the beneficiaries there is even lower outreach to women due to the business partner's attitude towards women's groups. We heard claims that 'women don't learn as well', 'husbands can teach wives', 'women can't travel to training at night' etc. so involvement of women was highly constrained. A recent new agreement was reached with AHSTI and it does not reference gender, however women's access to training will be highly compromised unless PRISMA works on appropriate approaches with AHSTI. Women reported having to rely on the information on the seed package to know how to manage the crop, or in some cases using trial and error. In general, they do not get information from the retailers, although in some cases, women received training on hybrid seeds from the government many years ago, but each seed brand is different and they have not received updated training on new varieties. In particular, they would like to learn more about the different varieties and about pest management. However, we do not have precise quantitative data on women attending trainings, demo plots etc. as these numbers are not yet disaggregated.

Decision Making: As noted above, in terms of financial decision making, we learned that women typically manage the finances and make many spending decisions, although there is also discussion around household budgets and the purchase of large assets. Women however are less likely than men to make productive decisions. Although this varies from sector to sector, the impact assessment showed that in the Maize sector on Madura, men are more likely to make productive decisions and with the introduction of new seeds, this is skewed even more in favour of men (see table following this box).

Workload: From our qualitative research, we learned that hybrid maize is either the same amount of work for much higher return or can actually be beneficial to women since they are able to control weeds more easily (through herbicide) and maize cobs are easier to shell. However, the impact assessment revealed that women's work is either the same or more with the hybrid seed. The table below this box illustrates the change in workload.

Leadership Roles: Data in the quantitative survey on roles in the sector is not disaggregated. Quantitative data on the #/% of women taking on roles as lead farmers, agronomists, ISPs etc. would be very helpful in

understanding the level of and changes in women's leadership. From our qualitative research, we learned that two of the three groups are run by women, and the group benefits from a range of services including bulk purchase of seed, access to training (if and when it is available) and networking. It was also interesting to visit two women retailers of agro-inputs and to learn that both got involved in this business through their husbands who were both agronomists and saw the potential commercial benefit from selling inputs. Although the business was not the women's choice and they had to learn from their husbands, it was still a business opportunity for them. We were only able to meet one of the women directly, and she was very positive about her experience and ability to contribute to household income. Other women in the community look up to her and would like to be able to establish their own businesses as well. More in-depth research at the time of sector analysis and intervention design would enable a better understanding of how to integrated women more fully into leadership roles (the types of roles, the method to integrate, community awareness and so on).

4. CONCLUSIONS AND NEXT STEPS

This strategy document is meant to provide high level guidance while the complementary *Gender Mainstreaming Guide* provides practical support for implementation, the *RM/L Manual* for gender mainstreaming in results measurement and learning, and the upcoming revised *Deal Making Manual* for gender-responsive approaches to working with partners.

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5. ANNEXES

5.1. DIMENSIONS OF WEE

Example from Maize East Java - Incorporating WEE in Impact Assessment

Table: Decision Making Authority at Household

Decision	User		Non User	
	% Male	% Female	% Male	% Female
Pre Harvest				
Land preparation	84%	16%	81%	19%
Buying seeds	89%	11%	87%	13%
Buying Other agriculture input	91%	9%	80%	20%
Planting maize	67%	33%	61%	39%
Fertilizing	67%	33%	62%	38%
Weeding	71%	29%	60%	40%
Pest Eradication	90%	10%	80%	20%
Post Harvest				
Harvesting	68%	32%	63%	37%
Drying	62%	38%	55%	45%
Storing	69%	31%	60%	40%
Selling maize	71%	29%	52%	48%
Application of money from maize sales	49%	51%	62%	38%
Total	73%	27%	67%	33%

Table : Male and female Workload at Household

Activity details	User					Non User				
	Total workload (hours)	% Male	% Female	Hours Work (Male)	Hours Work (Female)	Total workload (hours)	% Male	% Female	Hours Work (Male)	Hours Work (Female)
Pre Harvest										
Land preparation	27,09	83%	17%	22,59	4,49	20,86	84%	16%	17,60	3,26
Buying seeds	0,90	88%	12%	0,79	0,11	0,81	90%	10%	0,72	0,08
Buying other agriculture input	1,13	95%	5%	1,07	0,06	1,19	84%	16%	1,00	0,19
Planting maize	25,23	36%	64%	9,03	16,19	2,49	12%	88%	0,29	2,20
Fertilizing	23,50	54%	46%	12,65	10,85	14,36	47%	53%	6,74	7,63
Weeding	33,65	57%	43%	19,34	14,31	36,80	50%	50%	18,22	18,58
Pest Eradication	5,19	94%	6%	4,87	0,32	5,82	80%	20%	4,65	1,18
Post Harvest										
Harvesting	4102%	44%	56%	18,06	2296%	41,02	44%	56%	18,06	22,96
Drying	4015%	47%	53%	18,74	2141%	40,15	47%	53%	18,74	21,41
Storing	350%	58%	42%	20,4	146%	3,50	58%	42%	2,04	1,46
Selling maize	256%	52%	48%	1,32	124%	2,56	52%	48%	1,32	1,24
Application of money from maize sales	0%	38%	62%	0%	0%	0,00	38%	62%	0,00	0,00
Total		54%	46%	110,51	93,40		53%	47%	89,38	80,18

Alignment of PRISMA's WEE Dimensions / Indicators with Design

As noted above, the five WEE dimensions established by PRISMA in its strategy and guidance documents can be used to support the design and implementation of interventions. That is, as sector teams are considering intervention design and implementation activities, they can refer to the dimensions as described in the following table:

WEE Dimensions / Indicators	Incorporating into Interventions
Income – increased net income, return on labour	<p>Will the planned activity have a positive impact on women's incomes? – Note that even when it is a 'man's' crop, women are often involved and as they manage household finances, they benefit. However, it is also good to increase women's direct incomes enabling them to contribute to household and sector economies. The latter could be accomplished through targeting women dominant sectors or activities, increasing women's roles in post-harvest handling and sales, or finding opportunities to raise awareness about women's contributions. The results would need to be monitored through qualitative assessment or additional questions on the impact survey questionnaire as income is currently measured at the household (HH) level.</p>
Access (collapsed into one dimension) – access to products and services – e.g., inputs, GAP training, product information, demo plots	<p>Since PRISMA's interventions concentrate on services and products (e.g., inputs, market linkages, access to finance, etc.) then we need to be sure that interventions are designed in a way to support women's access to the needed services. For example, are women being invited to demo plots, training and field days etc. And, are these being carried out in a way that is 'women-friendly' – for example, partners can establish small shops near villages that are easily accessible by women, training can be offered at a time and in a format that encourage women's participation and learning, or financial services can be geared towards women's financial needs and ability to repay.</p> <p>(See <i>Annex Three</i>).</p>
Decision-making – women's contributions to household and group decision making e.g., finance, production	<p>We know that women are the typical money managers in Indonesian households. Is there any danger that a new intervention will have a negative impact on women's financial decision making? Women are able to make decision on spending for HH daily consumption, education, and health, yet it is still a challenge for women to be involved in decision of assets ownership. Awareness raising of women and households about the equal right of women over household assets could help women to contribute to decision-making which would benefit the household particularly where men are absent due to labour migration.</p> <p>What about non-financial decision making? If women are learning new skills, for example, they are less likely to seek out information / confirmation from other family members but have the confidence to make productive decisions on their own.</p>
Workload – women's workloads are	<p>Interventions can be both passive and proactive in regards to women's workloads. In the first case, if an intervention does not target workload per – such as the introduction of a new seed – we still need to</p>

manageable following interventions	anticipate if this will unduly increase women’s workloads. This will then need to have follow-up monitoring through qualitative check-ins or impact assessment. In the second case, we can be proactive and design interventions that reduce women’s undesirable work such as manual watering of garden plots, hand peeling coffee beans, hand milling maize etc. through the introduction of new techniques / behavior change and technologies (from equipment to inputs).
Leadership roles – women adopting new roles in sectors and acting as role models for other women e.g., ISPs, lead farmers, retailers etc.	PRISMA often designs interventions with lead farmers and ISPs playing key roles. As much as possible, interventions need to look for opportunities for women to take on these roles. In some cases, the number of interested or qualified women might be few (but our search needs to be diligent) but even a few women can stand as excellent role models for other women and society as a whole. It would be helpful for sector teams to conduct FGDs with women and identify current and potential value chain roles prior to designing interventions. Applying a gender lens in the sector analysis could also help in selecting and designing interventions that support sound sector development.

SAFIRA

SAFIRA has adopted the dimensions of women’s economic empowerment outlined in the *M4P WEE Framework*⁴³. Table 2 presents the various opportunities presented by pursuing women’s access to finance and divides them into the 5 WEE dimensions.

Dimension	Impact in agriculture	Opportunities that interventions can look for
1. Economic advancement – increased income	<p>Fewer women have access to opportunities for increased income when compared to men</p> <p>Female labour receives lower pay than male labour (undervalued)</p> <p>Women have lower control over income they produce than men</p> <p>Women-owned agricultural businesses are smaller than that of men-owned ones</p>	<p>Can interventions facilitate women to have an increased income as much as men or advance their agricultural business?</p> <p>Can interventions promote better recognition for women’s contribution in farming activities?</p> <p>Can interventions help women to have greater control over their income?</p>
2. Access to opportunities and life chances	<p>Limited access to markets among women farmers or agribusiness owners</p> <p>Mobility restrictions among women farmers and business owners</p> <p>Less opportunity for skill development among women farmers and business owners compared to men</p> <p>Multiple responsibilities often causes women to work part-time and on a small scale</p>	<p>Can interventions help women farmers and agribusiness owners to improve their access to market, mobility, and have greater opportunities for skill development?</p>

⁴³ Jones, L. 2012, op. cit.

3. Access to assets, services and support needed to advance economically	<p>Women tend to have less access to finance due to lack of collateral and low literacy</p> <p>Women do not possess assets formally (land, livestock)</p> <p>Women use lower levels of agricultural inputs and technology and communication technology</p> <p>Women have less access to extension services since extension service providers are mostly men and men who receive extension services tend not to transfer it to women in their household</p>	<p>Can value chain finance use other instruments for collateral rather than land and buildings?</p> <p>Can interventions introduce 'advanced' agricultural inputs and technology to women farmers and agribusiness owners?</p> <p>Can interventions encourage the use of communication technology to reach women farmers and agribusiness owners so that they can access elements of financial services with less mobility (including loan repayment)?</p> <p>Can interventions facilitate provision of extension services (especially from the private sector) to women farmers and agribusiness owners?</p>
4. Decision-making authority in different spheres including household finances	<p>Women have less decision making authority over loans that households secure, the use of money from the loan, loan repayment, and profits from harvest sales</p>	<p>Can interventions help women to have some voice over the decision to secure a loan, use of money from the loan, and profit from sales?</p> <p>Can interventions facilitate women to participate better in the decision making in cash crop farming?</p>
5. Manageable work load	<p>Women farmers and agribusiness owners have time constraints to work in their agricultural enterprise since they also manage household chores, child care, and other responsibilities</p>	<p>Can interventions introduce agricultural inputs and technology to reduce labor when loan is provided?</p>

In progressing from Dimension (1) to (2) and then (2) to (3) etc, the degree of difficulty for programme execution becomes greater. SAFIRA will consider all five dimensions in its analysis during intervention design and results measurement. However, dimensions (4) and (5) may be beyond SAFIRA's reach, at least in its initial activities, for reasons explained below.

TIRTA:

Dimension	Indicator (s)	Quantitative or Qualitative	Rationale for Use
Economic advancement - increased income	Additional net income accrued to an individual as a result of the programme per year.	Quant	Measuring access to income is important for measuring the economic impact of PSD programmes in alleviating poverty.

	Perception of increase in income as a result of the programme per year (increase in personal expenditure)	Quant & Qual	In interpreting these indicators, programmes assume that numeric increases of the economic indicators over time are associated with a reduction of people living in poverty. Various studies confirm that as mean income per person rises, the proportion of people living in poverty (or on \$1 or less per person per day) decreases.
Access to opportunities and life chances such as skills development and job openings	Women participation in skills development activities (number of women attending training/workshops)	Quant	Access to opportunities in markets is one of the basic objectives of any M4P project. Skills development and job openings are expected to lead to improved performance (income) and can positively impact women's sense of worth and confidence.
	Additional job opportunities for women (increase in FTE or type of openings)	Quant	
Decision making regarding income, productive assets, investments, and expenditures	Ability to make decisions over production regarding programme relevant aspects (including knowledge to support decision making)	Quant & Qual	Women's input in financial decision-making strongly correlates with their level of employment, relative to their husband's, and women's ability to maintain control over their income is closely linked to their empowerment. The most frequently used individual and household-level indicators of empowerment to include domestic decision-making, which covers finances, resource allocation, spending, and expenditures; access to or control of resources, such as cash, household income, and assets; and mobility or freedom of movement.
	Perception of importance of women's additional income to household due to intervention.	Qual	
Manageable workload	Perception of adequacy of workload	Qual	PSD programmes must carefully consider programme impacts on time poverty, which is "the burden of competing claims on individuals' time that reduce their ability to make unconstrained choices on how they allocate their time, leading, in many instances, to increased work intensity and trade-offs among various tasks." Time-use surveys are used to examine gendered divisions of labour and potential trade-offs between time spent on market, non-market, and leisure activities. The information can increase a programme's understanding of women's time poverty and linkages with their economic empowerment.
	Ability to make decisions regarding use of time	Qual	