GREATER RURAL OPPORTUNITIES FOR WOMEN
LEARNING SERIES

WEE THROUGH INCREASED INCOME
AND FOOD SECURITY
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ACKNOWLEDGEMENTS

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Special thanks to the Government of Canada, which provides funding for the GROW project.

Thanks also to GROW’s Key Facilitating Partners – CAPECS, CARD, ProNet, PRUDA and TUDRIDEP – and MEDA’s generous private supporters.
# ACRONYMS

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
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<tr>
<td>CAD</td>
<td>Canadian Dollar</td>
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<tr>
<td>GAC</td>
<td>Global Affairs Canada</td>
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<tr>
<td>CAPECS</td>
<td>Capacity Enhancement and Community Support</td>
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<td>CARD</td>
<td>Community Aid for Rural Development</td>
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<td>DBI</td>
<td>Daffiama Bussie Issa</td>
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<td>GFP</td>
<td>Gender Focal Person</td>
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<td>GHS</td>
<td>Ghanaian Cedi</td>
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<td>GROW</td>
<td>Greater Rural Opportunities for Women</td>
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<td>HA</td>
<td>Hectares</td>
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<td>ICRW</td>
<td>International Center for Research on Women</td>
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<td>IGA</td>
<td>Income Generating Activity</td>
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<td>KFP</td>
<td>Key Facilitating Partner</td>
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<td>MDF</td>
<td>Market Development Facility</td>
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<td>MEDA</td>
<td>Mennonite Economic Development Associates</td>
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<td>MGA</td>
<td>Male Gender Activist</td>
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<td>MoFA</td>
<td>Ministry of Food and Agriculture</td>
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<td>MT</td>
<td>Metric Tonnes</td>
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<td>NGOs</td>
<td>Non-Governmental Organizations</td>
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<td>PRONET</td>
<td>Professional Network North</td>
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<td>PRUDA</td>
<td>Partnerships for Rural Development Action</td>
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<td>TF</td>
<td>Technology Fund</td>
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<td>TUDRIDEP</td>
<td>Tumu Deanery Rural Integrated Development Programme</td>
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<td>VSLA</td>
<td>Village Savings and Loan Association</td>
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<td>WEE</td>
<td>Women’s Economic Empowerment</td>
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<td>WLF</td>
<td>Women Lead Farmer</td>
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<td>WSA</td>
<td>Women Sales Agent</td>
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EXECUTIVE SUMMARY

Women's economic empowerment (WEE) is when a woman has both access to key resources and skills but also the agency to make decisions about her own life.¹ Initially designed as a food security initiative, the Greater Rural Opportunities for Women (GROW) project engaged its food security strategy as a pathway for women farmers to enhance their economic empowerment; in addition to improving their food security and overall nutrition. This learning paper explores the extent to which the GROW project, through the promotion of soybean production and keyhole gardens, has impacted WEE for women farmers in the Upper West region of Ghana.

There are two widely accepted dimensions of WEE: access and agency. In the Upper West region, women farmers faced severely limited access to income, opportunities, skills and resources, which are all critical for soybean production. The GROW project’s access-oriented strategies included: improving economic advancement through increased income; increasing access to economic opportunities through new productive roles, improved productivity, skills development and information; and increasing access to resources and services such as inputs, equipment and technology, agricultural extension services, rural financial services and land. This learning paper highlights that the GROW project significantly impacted women’s economic advancement by doubling women farmers’ annual income from soybean to GHS 1,104.47 (CAD 331.34). In addition, the percentage of women farmers who achieved income stability improved by 53.21%; resulting in the fact that women farmers (and their families) are more equipped to move away from subsistence farming and out of poverty.

The GROW project created new economic opportunities for women that improved their confidence, leadership and networks by facilitating and supporting over 20,000 women farmers, 1,016 Women Lead Farmers (WLFs) and 252 Women Sales Agents (WSAs) over the life of the project. The GROW project also formed 1,016 Village Savings and Loan Associations (VSLAs). The number of GROW women farmers cultivating soybean increased from 16% to 90.06% and dry season farming (using keyhole gardens) increased from 3.4% to 20.7%. Additional noteworthy improvements included improved access to market information (70.1% to 94.9%), inputs (8.8% to 85.17%), agricultural extension services (26% to 86.43%), rural financial services (33.1% to 83.8%) and markets (10.9% to 72.72%). Additional keystone strategies for the GROW project included facilitating access to appropriate technologies through the

Technology Fund (TF), promoting conservation agriculture, supporting secure land tenure and engaging men through community-based gender sensitization and awareness efforts.

In the Upper West region, women farmers encountered many barriers that restrict their power and voice due to limiting gender bias and social norms. In light of these realities, the GROW project worked towards improving women’s agency by supporting women's decision-making authority and influence within the household over income and decisions. It is through this work that the GROW project’s impact on women’s empowerment has been seen, through the changes in their influence over the household decision-making process; where women’s involvement in household decisions increased from 58% to 91.91% (of women expressing involvement) by the end of the project. Also, women’s control over income significantly increased from 17.1% to 89.4%, women’s recognition for their economic contributions increased from 67% to 98% and women's ability to employ others increased from 68.22% to 92.6%. The GROW project also achieved positive results in other areas of agency including improved well-being with 85.99% of women farmers (and their families) achieving food security.

This learning paper highlights that women’s workload and overall time poverty has persisted over the life of the project. Women’s time for work, both inside and outside of the home, has increased slightly from 67% to 70% in the harvest season, which is nearly 17 hours a day (well beyond global time poverty estimates). Women farmers are now allocating their time differently, between their productive and reproductive responsibilities, which allows them to increase their earning potential. However, women are struggling with time management and balancing their new economic roles. Some women are stressed and struggle with the pressures they face for being solely responsible for the home and women must make difficult trade-offs related to their time use with coping strategies such as reducing their sleep or time for leisure. Furthermore, struggles with maintaining secure land tenure and ownership for women farmers persists. Ongoing challenges with land tenure constrain women in achieving greater economic empowerment and food security.

Key recommendations to improve future WEE programming include prioritizing improved access for women, with a particular focus on incorporating access-triggers such as information, resources and services, economic opportunities and markets, while also strengthening agency-oriented interventions to ensure a more holistic and comprehensive approach. It is important to systematically measure women’s agency including limiting external factors and potential unanticipated outcomes such as violence, household tensions, male capture, unmanageable workloads and hindering social norms. Project interventions
should prioritize efforts that support women with time management (including access to time-saving technologies), securing women’s land rights (through community sensitization and public engagement), shifting gender and social norms around women’s work appropriately and engaging men (and communities) to increase support for women.
1.0 INTRODUCTION

About the GROW Project

Greater Rural Opportunities for Women (GROW) was made possible with the generous support of Global Affairs Canada (GAC) and was implemented by Mennonite Economic Development Associates (MEDA) with a total budget of CAD 20 million. With support from five Key Facilitating Partners (KFPs) – PRONET, TUDRIDEPR, PRUDA, CARD and CAPECS – the GROW project operated in eight districts in the Upper West Region, empowering women farmers to create opportunities through cultivation, utilization and sale of soybeans, accessing extension services and markets to increase their household’s economic well-being.

Figure 1: Project Overview Diagram

GROW’s goal was to improve food security for 20,000 women farmers and their families in the Upper West Region of Ghana (Figure 1). Project activities included

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2 The GROW budget of CAD 20 million is made up of CAD 18 million from the Government of Canada and CAD 2 million from MEDA. The project began in 2012 and closed at the end of 2018.

3 MEDA’s KFPs are: CAPECS (Capacity Enhancement and Community Support), TUDRIDEPR (Tumu Deanery Rural Integrated Development Program), CARD (Community Aid for Rural Development), ProNet (Professional Network North) and PRUDA (Partnerships for Rural Development Action).
helping women improve the availability, access to and utilization of appropriate and nutritious food by strengthening production, processing and linkages to markets. To achieve this, Women Lead Farmers (WLFs) were identified to help train others in their communities on good agronomic practices to maximize crop yields, with a special focus on soybean cultivation. Entrepreneurial farmers were trained and supported to become Women Sales Agents (WSAs), buying and aggregating soy from other women and selling it to processors and markets. Women were linked to appropriate financial services, including Village Savings and Loan Association (VSLA) groups, financial institutions and insurance providers. Advocating for women’s increased agency, particularly as it relates to decision-making within the household and community, was another key component of the GROW project.

During the 2017 harvest season, GROW supported 21,500 farmers to harvest 13,643 hectares of soybean (Figure 2), producing a yield of 14,632 metric tons. GROW farmers sold 11,169 tons of this soya at an average price of GHS 200 per 100kg, earning a total of over GHS 22.3 million, or approximately CAD 6.7 million (2017 harvest figures).4

![Image of soybean infographic]

**Figure 2: GROW Project Soybean Infographic**

GROW SUPPORTED 21,500 FARMERS

HARVESTED 13,643 HECTARES OF SOYBEAN

PRODUCED YIELD OF 14,632 METRIC TONS

The GROW Learning Series

Over seven years of implementation, the GROW project learned a great deal about food security and women’s economic empowerment (WEE) in northern Ghana. The project team is happy to share the lessons learned in the GROW Learning Series. The Learning Series papers focus on time use and women’s work, nutrition and food security, financial inclusion, women and technology, conservation agriculture and WEE. The following learning paper explores the extent to which the promotion of agricultural value chain development, through soybean production, has impacted WEE. Secondly, it highlights lessons learned and provides recommendations to improve future programming for WEE.

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4 In 2017, the average exchange rate was GHS 1 to CAD 0.30.
GROW Project Approaches for Women’s Economic Empowerment

In considering the GROW project’s impact on WEE, it is important to note that the project was initially designed to be a food security initiative. In 2012, the Upper West region had the highest prevalence of food insecurity in all of Ghana and the situation for women farmers and their families was dire. Ghanaians also suffered from seasonal insecurity, during the dry season, when food production was more limited. Malnutrition was the underlying cause of 55% of all deaths in children under the age of five in Ghana. In the Upper West region, the prevalence of stunting was 30.6% (compared to 29.5% nationally) and the prevalence of wasting was 11% (compared to 7.6% nationally). Moreover, the early age of childbearing in Ghana was compounding the issues of food insecurity, as adolescent girls had an increased risk of being malnourished (relative to older mothers) and giving birth to low birth weight babies; and subsequently, the cycle continued as a low birth weight baby is at an increased risk of malnourishment, illness and death.

In light of these challenges, the GROW project was designed to improve food security for small holder farming families, particularly for women farmers in the Upper West Region of Ghana. However, as the GROW project evolved, its emphasis on WEE strengthened. With this work, the critical importance of WEE, not only as a standalone issue in its own right but also as a pathway for improving both nutrition and food security became clear. The GROW project identified three pathways for WEE that also improved food security and overall nutrition:

1. **Food production**: Through improved and successful cultivation of soybean, a woman could improve the amount of the food available to her family, while also increasing her earning potential;

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6 UNICEF. (n.d.). *Progress for Children: A World Fit for Children Statistical Review*. UNICEF explains “stunting, or low height for age, is caused by long-term insufficient nutrient intake and frequent infections. Stunting generally occurs before age two, and effects are largely irreversible. These include delayed motor development, impaired cognitive function and poor school performance. Nearly one third of children under five in the developing world are stunted.” Also, “wasting, or low weight for height, is a strong predictor of mortality among children under five. It is usually the result of acute significant food shortage and/or disease. There are 24 developing countries with wasting rates of 10 per cent or more.”


9 MEDA. (2012). GROW Soybean Value Chain Analysis. At the time of the project’s inception, MEDA undertook a market analysis of various crops to ascertain which one could best help meet nutritional and food security needs in the Upper West Region. Soybean was selected because of its market potential, combined with its potential to improve both food insecurity and nutrition for families in the Upper West region.
2. **Food preparation:** Ghanaian women play a significant role in the preparation of food within the household. Therefore, a woman could also improve her family’s diet and nutrition by utilizing the soybean they grow and/or by having a diversified food basket, combined with a better understanding of nutrition; and

3. **Food purchasing:** Women are also generally responsible for the provision of food and balancing the household’s diet, by purchasing foods to complement staple foods.\(^{10}\) Successively, how a woman spends her income (from selling her surplus of soybean) to purchase other foods they need but cannot produce is critical to improving the overall food diversity of the entire household.\(^{11}\)

In light of these three pathways for WEE, the GROW project engaged its food security strategy as a way for women farmers to move away from pure subsistence farming, improving their economic empowerment, while also breaking the cycle of poverty and food insecurity.

**Women’s Economic Empowerment**

Empowerment is about “both women and men – taking control of their lives: setting their own agendas, gaining skills, building self-confidence, solving problems, and developing self-reliance.”\(^{12}\) Importantly, women’s empowerment is a pathway to greater gender equality as women have more power and autonomy to manage their lives.\(^{13}\) Building on this, “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” (Box 1).\(^ {14}\) As seen in this definition, there are two widely accepted dimensions of WEE: access and agency; wherein to be economically empowered, a woman must have both the

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**BOX 1: WOMEN’S ECONOMIC EMPOWERMENT**

“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.” (ICRW, 2011)

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\(^{10}\) In Ghana, men typically control grains, while women are responsible for supplementing grains in the family diet, thereby providing the bulk of the micronutrients.


access to resources and skills (ability), while also having the agency to make key decisions over her life (power) (Box 2).\textsuperscript{15}

**BOX 2: ACCESS AND AGENCY**

For economic empowerment, a woman must have both the access to resources and skills, while also having the agency to make key decisions over her life. (ICRW, 2011)

Building on access and agency, leading WEE frameworks promote five foundational dimensions of WEE: economic advancement (e.g. access to increased income and higher return on labour), access to economic opportunities (e.g. jobs, skills, etc.), access to resources, services and supports (e.g. information, goods, networks, etc.), decision-making authority (e.g. over household income – agency) and manageable workloads (agency).\textsuperscript{16} In addition to these five, another model for WEE adds a sixth dimension, influence on social norms (Box 3).\textsuperscript{17} It is important to note that not all dimensions are necessarily relevant for every situation or program and on the other hand, additional dimensions may be missing or should be added as relevant.\textsuperscript{18}

**BOX 3: SIX DIMENSIONS OF WEE**

**ACCESS**
1. Economic advancement
2. Access to economic opportunities
3. Access to resources, services and supports

**AGENCY**
4. Decision-making authority
5. Manageable workloads
6. Influence on social norms

(Adapted from Jones, L., 2016 and MDF, 2018)


\textsuperscript{18} See Section 3.0 for examples of additional agency dimensions.
Regardless of the specific dimensions, these frameworks highlight that a woman’s economic empowerment is not solely determined by just increased income. Increased income must be considered alongside other important factors, such as the women’s control over income, perceptions around women’s work and women’s time/labour burden. The impacts of economic empowerment programming are complex. Interventions do not necessarily have a direct relationship to all outcomes.

Income is known to be an important influencer of women’s agency. However, beyond income, recent research suggests that women’s agency may also change in response to changes in women’s access, particularly across four dimensions: access to information, goods and services, economic opportunities and markets (Box 4).\textsuperscript{19,20} In other words, this research challenges the hypothesis that women enjoy greater empowerment by an increase in household income alone but rather, that other factors may also relate to improved agency. For instance, as women gain greater access to information, they may also have greater influence over household decision-making based on their improved knowledge-base.

As an example, MDF’s assessment of their work in Papua New Guinea, found that as women had more information on pig rearing, they were better able to influence household conversations and raised healthier pigs. Subsequently, their ability to raise healthier pigs led to increased community recognition.

\textbf{BOX 4: ACCESS-TRIGGERS FOR AGENCY CHANGES}

In addition to increased income, changes in agency may also be triggered by four dimensions of access:

1. Access to information
2. Access to goods and services
3. Access to economic opportunities
4. Access to markets

(MDF, 2018)


\textsuperscript{20} MDF’s framework and research captures changes in women’s agency, resulting from increased household income, as triggered by access-oriented project interventions. MDF shares that this paper is highly conceptual and challenges the hypothesis that women may enjoy greater empowerment and well-being triggered by an overall household income increase alone, even if they are not at the point of transaction. MDF assesses how different types of interventions, which directly focus on access, could trigger changes in women’s agency. Interventions have been grouped into four common triggers: access to information, access to good and services, access to opportunities and access to markets.
and additionally, women reported improved well-being, due to their ability to contribute more to their household (both of which are changes in agency).21

Keeping the six WEE dimensions in mind, the GROW project team worked towards its food security outcomes, along with aiming to improve women’s overall economic empowerment. Subsequently, the GROW project has witnessed enormous changes within GROW’s farmers, their households and their communities. The GROW project, which was initially designed as a food security initiative, has ultimately become one of the largest economic empowerment programs for women soybean farmers globally.22

The typical GROW farmer was 41 years old with 5 children (Figure 3). She farmed 1.6 acres of land (on average), sold part of her harvest and kept some for household consumption. The GROW project promoted this dual approach of ensuring food security at the household level, and then selling any surplus for economic improvement.

Figure 3: Snapshot of a GROW Farmer

The average GROW farmer is 41 years old.

She is married and has 5 children.

She farms on 1.6 acres of land.

She sells part of her harvests and consumes the rest in the household.

During the dry season, she does petty trading, shea processing and dry season vegetable gardening.


2.0 METHODOLOGY

This learning paper explores the extent to which the GROW project has impacted WEE. Based on leading WEE frameworks, the learning paper explores the existing knowledge base from the GROW project, as it relates to both women’s access and agency. All findings were triangulated from multiple sources. To do this, data has been collated from numerous sources. Foundational sources include:

- The GROW project’s initial Soybean Value Chain Analysis (June 2012), which included an integrated Gender Analysis;
- The GROW Gender Strategy, which included expanded Gender Analysis findings (March 2013);
- The Women’s Economic Empowerment Study (January 2018); and
- The Summative Evaluation (December 2018).

It is important to note that findings presented are based on surveyed women farmers. For instance, the Summative Evaluation had a sample size of 2,063 women farmers (out of GROW’s 23,368 farmers total) across eight districts. Where possible, additional project documentation was included. Findings have also been highlighted from other learning papers in the GROW Learning Series including the Time Use and Women’s Work, Nutrition and Food Security, Putting Technology into the Hands of Women: Impact Study and the Women Sales Agents Case Study.

3.0 RESULTS AND DISCUSSION

This learning paper explores different activities that the GROW project undertook for improved WEE. The learning paper is organized into two main sections focused on access and agency. The first section, access (3.1), discusses

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activities that aimed to improve women’s economic advancement, access to economic opportunities, and access to resources and services (Box 5).

**BOX 5: GROW PROJECT WEE ROAD MAP**

The GROW project worked towards improving women’s WEE across both access and agency in the following dimensions:

<table>
<thead>
<tr>
<th>ACCESS</th>
<th>AGENCY</th>
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</table>
| 1. Economic Advancement  
  - Increased income  
  - Increased income from marketing  
  - Improved income stability | 1. Decision-Making Authority  
  - Influence over household income and decisions  
  - Influence over business decisions |
| 2. Access to Economic Opportunities  
  - New productive roles  
  - Improved productivity (return on labour, access to markets, food crop diversity, dry season farming)  
  - Access to skills development (business, marketing and negotiation skills, gender equality training)  
  - Access to information (market) | 2. Additional Agency Dimensions  
  - Improved well-being  
  - Influence on social norms  
  - Manageable workloads |
| 3. Access to Resources and Services  
  - Access to inputs  
  - Access to equipment and technology  
  - Access to agricultural extension services  
  - Access to rural financial services  
  - Access to land |
The second section, agency (3.2), discusses activities that aimed to expand women’s agency through primarily improved decision-making authority and briefly explores the outcomes of additional agency dimensions.27

**Access-Oriented Interventions**

Noting that the project was designed initially as a food security initiative, it may not be surprising to see that the GROW project has implemented and measured many strategies on the access side. As reflected by women’s increased income, the GROW project significantly impacted women’s economic advancement. From 2012 to the 2017 farming season, women’s annual income from soybean more than doubled to CAD 331.34 (from GHS 53828 to GHS 1,104.4729) on average (Figure 4: bar chart, primary/left axis). In addition, the GROW project has seen noteworthy improvements in women farmers’ income stability; from less than a third (27.3%) of women farmers who reported income stability to 80.51% of women farmers (Figure 4: line chart, secondary/right axis).30

Improved income stability for women farmers and their families means that they are better able to withstand shocks in the market and are less vulnerable overall.

![Figure 4: Changes in Women’s Economic Advancement](image)

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27 It is important to note that for ease of discussion and exploration, the GROW project strategies have been categorized as either being an access-oriented or agency-oriented intervention. However, this categorization is an oversimplification of the actual impacts. Many of the approaches may in fact be considered dual track, in that they improve both women’s access and agency at the same time.


29 MEDA. (2018). *GROW Summative Evaluation*. In 2017, GHS 1,104.47 = CAD 331.34.

The GROW project has seen other substantial improvements in women’s access. Figure 5 highlights a selection of the GROW project’s access-oriented outcomes, which have been grouped by access-trigger categories (as discussed in Section 1, Box 4), namely: access to information, access to resources and services, access to economic opportunities and access to markets. By exploring these four categories, it is seen that the GROW project has advanced women’s access across all four categories (and potentially triggered changes in women’s agency as well).

**Figure 5: Changes in Women’s Access for Women’s Economic Empowerment**

Over the duration of the GROW project, the percentage of women who reported access to market information increased from 70.1% to 94.9%. For access to resources and services, women’s access to inputs increased significantly from 8.8% to 85.17% of women farmers who reported access. Women’s access to extension services and financial services also increased from 26% to 86.43% and 33.1% to 83.8%, respectively. Under access to economic opportunities,

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31 MDF (2018) uses the category “goods and services” but this learning paper will use “resources and services” as an equivalent category of access.
access to growing soybean increased from 16% to 90.06% and women farmers who reported dry season farming increased from 3.4% to 20.7%. Finally, women’s access to markets also greatly improved from 10.9% of women farmers reporting access to 72.72%, by the end of the project. The GROW project’s access dimensions are discussed further in Section 3.1.

**Agency-Oriented Interventions**

In addition to achievements in improving women’s access, the GROW project made positive strides towards progressing women’s agency as well, particularly in the area of decision-making within the household. Similar to access, it is useful to examine the agency outcomes together (Figure 6). Based on MEDA’s available data, Figure 6 explores the advances made in five areas of women’s agency, namely: influence over household economic activity (decision-making), influence over income allocation (decision-making), reduction in workload, improved well-being and perceived recognition.

The GROW project has made larger gains in women’s influence over household economic activity, influence over income allocation and perceived recognition (Figure 6). For women’s influence over household economic activity, women farmers’ involvement in household decisions changed from 58% to 91.91% (of women reporting involvement) by the end of the project. Similarly, women’s influence over income allocation changed from 17.1% to 89.4% (of women farmers who expressed involvement over household decisions related to income). Perceived recognition also increased from 68.22% to 92.6%. However, a smaller increase is seen in women farmers’ well-being, as 49% of women farmers reported never being food insecure, compared to 53.95% at the end of the project. Despite the positive gains across these four dimensions, women’s overall workload increased (as seen by the slight inward movement in Figure 6).  

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32 Figure 6 is modelled after MDF’s (2018) WEE Measurement Radar Diagram Concept, where MDF measures seven dimensions to evaluate how program implementation impacts WEE. The illustrative tool acts as a conceptual framework to capture movements around women’s agency and WEE transformation. The seven dimensions encompass agency and well-being outcomes, as MDF’s data indicates that these are common elements worth evaluating across their projects. The seven MDF dimensions are: influence over household economic activity, influence over income allocation, reduction in workload, improved well-being, perceived recognition, influence on norms and reduction in violence. When looking at the radar diagram, any outward movement denotes a positive change, while inward movement indicates a regression.

33 As a proxy, influence over household economic activity is represented by women farmers’ involvement in household decision-making.

34 As a proxy, influence over income allocation is represented by women’s control of income.

35 As a proxy, reduction in workload is represented by examining women’s time for productive work (including transportation) and reproductive work within the harvest season.

36 As a proxy, improved well-being is represented by women’s food security.

37 As a proxy, perceived recognition is represented by women’s ability to employ others who work for them.

38 In the case of the GROW project, based on existing data, Figure 6 presents changes in five dimensions: influence over household economic activity, influence over income allocation, reduction in workload, improved well-being and perceived recognition. Due to a lack of data and/or direct programming interventions, influence on norms and reduction in violence have not been included, as was in the MDF (2018) research.
6). In examining women’s time for work during the harvest season, it is seen that women’s time for work (both inside and outside the home) increased from 67% to 70%; equalling almost 17 hours a day.\textsuperscript{39} The GROW project’s agency dimensions are discussed further in Section 3.2.

**Figure 6: Changes in Women’s Agency for Women’s Economic Empowerment**

<table>
<thead>
<tr>
<th>Influence over household economic activity</th>
<th>Perceived recognition</th>
<th>Influence over income allocation</th>
</tr>
</thead>
</table>

**3.1 Access**

Women’s ability to access key resources, goods and opportunities is a fundamental aspect of WEE. The GROW project worked towards improving women’s access across three dimensions: economic advancement, access to

economic opportunities, and access to resources and services (Box 6). The following section explores the GROW project’s work in all three areas. Each access dimension is discussed in turn.

**BOX 6: GROW PROJECT ACCESS ROAD MAP**

The GROW project worked towards improving women’s access across three dimensions: economic advancement, access to opportunities, and access to resources and services.

1. **Economic Advancement**
   - Increased income
   - Increased income from marketing
   - Improved income stability

2. **Access to Economic Opportunities**
   - New productive roles
   - Improved productivity (return on labour, access to markets, food crop diversity, dry season farming)
   - Access to skills development (business, marketing and negotiation skills, gender equality training)
   - Access to information (market)

3. **Access to Resources and Services**
   - Access to inputs
   - Access to equipment and technology
   - Access to agricultural extension services
   - Access to rural financial services
   - Access to land

3.1.1. Economic Advancement

Improving women’s ability to advance economically, through increased incomes, was a central component of the GROW project. Economic advancement spanned three areas: increased income, increased income from marketing and improved income stability.

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40 During the GROW project’s inception, MEDA was required by the donor (GAC) to address one gender equality objective. At the time, GAC’s gender equality policy objectives included: advancing women’s equal participation with men as decision-makers; supporting women and girls in the realization of their rights; and reducing inequalities between women and men in access to and control over the resources and benefits of the project. MEDA selected the latter objective, based on the gender analysis, on access to and control over resources and subsequently, focused on access-oriented interventions.
Increased Income

One of the primary indicators of economic empowerment is increased incomes for women. In order for women to be economically empowered, they must be able to improve their earning potential. In 2012, the average annual income for women farmers was GHS 538,\textsuperscript{41} compared to an average income of GHS 1,104.47\textsuperscript{42} in the 2017 farming season from soybean sales,\textsuperscript{43} which represents over a doubling in income (from CAD 161.40 to CAD 331.34).

However, success ranged regionally: women farmers from Wa East earned the highest income at GHS 1,219.08,\textsuperscript{44} while women from Nandom earned the least at GHS 196.64\textsuperscript{45} on average from soybean sales. A few issues have been attributed to the success of women in soybean cultivation and the wide discrepancy across communities in women’s income. Firstly, access to land and access to quality, arable land continues to be an issue for women (discussed further in Section 3.1.1), particularly in some communities compared to others. Secondly, women still struggle to gain access to timely and quality seed, despite major improvements. These two issues impact women’s success even when they are using proper soybean farming techniques. Moreover, the range of women’s success has been attributed to poor soil and access to water in some of the communities, which also limited cultivation. These challenges aside, at the end of the project, almost all women in focus group discussions agreed that their involvement in the GROW project has increased their income.\textsuperscript{46} Women farmers also shared that the money they now earn from soybean cultivation has helped them to contribute to school fees, medical bills and to reduce their household’s overall poverty.

Increased Income from Marketing

In addition to women’s income increasing, women’s increase related to marketing has considerably improved. In 2012, less than a third (27.3\%) of women farmers had income from marketing (i.e. sale of their agricultural produce), compared to 80.51\% of women farmers who reported increased income from marketing of their agricultural products (which was mostly

\textsuperscript{42} MEDA. (2018). GROW Summative Evaluation. In 2017, GHS 1,104.47 = CAD 331.34.
\textsuperscript{43} MEDA. (2018). GROW Summative Evaluation. The reported minimum income was GHS$5 and the maximum income was GHS$12,250.
\textsuperscript{46} MEDA. (2018). GROW Summative Evaluation.
Women Sales Agents’ Income After Accessing the Technology Fund

The GROW project’s Technology Fund (TF) allowed women farmers to access a smart subsidy to purchase technologies for planting, harvesting, processing and marketing soybean.¹

By 2018, 5,151 women farmers had purchased one or more technologies from the TF, totaling 7,353 technologies that were purchased.² Twelve different technologies were introduced and were available for one year. Access to technologies changed the lives of many GROW women farmers. For instance, for some it made a 20 km round trip walk to their farm more accessible with a donkey cart or motorized tricycle. Other technologies included handheld planters and dry season gardens.³

Related to income, WSAs who accessed the TF saw remarkable increases after acquiring technology for their business.⁴ Although increases varied significantly from woman-to-woman, all 18 WSAs surveyed in the Technology Fund Impact Study experienced increases in their monthly profit, ranging from 20% to 1,300%. On average, WSA’s income increased by 416%. In addition, WSAs also saw an increase in the available capital to run their businesses, with the average increase in capital being 1,449% (ranging from 98% to 4,400%).⁵

soybean) at the end of the project. This is an extremely positive result for women farmers. Increased income from sales indicates that women are producing a greater volume of soybean (and other crops). Additionally, increased marketing income indicates that their access to markets has also improved, which offers a more steady and stable income stream.

**Improved Income Stability**

**INCOME STABILITY**

- 27%  
- 81%

Another important measure related to income for economic advancement is income stability. In 2012, 27.3% of women farmers reported income stability for a maximum of three months, as a result of marketing activities, compared to 80.51% of women farmers who reported income stability over the year, at the project’s end, representing a large increase of 53.21%. Improved income stability for women farmers and their families means that they are better able to withstand shocks in the market, since their income is more predictable and allows women to save and/or invest in their farms and businesses. This improvement in income stability is also attributed to the GROW project’s VSLA activities because women are now better able to save and forecast their needs based on the financial training they received on crop budgeting. Since being involved in the GROW project, women farmers also have a stronger understanding of profit and loss related to their soybean crops and in turn, this better enables them to make smarter choices, which impacts their overall income stability.

**3.1.2. Access to Economic Opportunities**

Access to economic opportunities is about expanding women’s access to jobs or employment, training, skills and markets. Access to economic opportunities for the GROW project spanned four areas: new productive roles, improved productivity, access to skills development and access to information.

**New Productive Roles**

Often due to gender and sociocultural norms, women tend to have restricted access to new economic opportunities and new productive roles, particularly compared to men. Norms may limit women’s ability to start businesses, to

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48 MEDA’s measure of income stability measures women farmers’ reporting a change in income stability throughout the year, including the dry season and being able to attribute this more stable income to increased marketing of products.  
50 For the purpose of this learning paper, new productive roles are defined as roles that produce goods and/or services for exchange in the marketplace for income.
network in ways that support business growth or to have the mobility and autonomy necessary to be away from home for transporting and marketing products. Women’s multiple roles and heavy workload or time burden also often means that women must balance their domestic work with productive activities. In many cases, women’s time poverty ensures that women’s productive work is often smaller-scale than men’s or is only part-time.\textsuperscript{51} Due to these challenges, any new role or function in an economic activity, such as a new job or business can trigger a multitude of changes for women (both positive and negative). On the positive side, women can increase their earning potential. However, on the other hand, changing roles can sometimes contribute to household tensions and social dynamics within the household may (or may not) evolve, which can especially impact women’s work/time burden.

During the GROW project, soybean production created new economic opportunities for women farmers. From 2012 to 2018, the GROW project supported 23,368 women farmers in cultivating soybean across 263 communities in the Upper West region. In 2012, only 16% of surveyed women farmers were cultivating soybean, and it was only the 8th most prevalent crop; by contrast, 90.06% of surveyed women had cultivated soybean in the 2017 farming season.\textsuperscript{52}

Furthermore, women farmers have had the opportunity to take on numerous new roles and functions throughout the soybean value chain, for instance, as processors and traders. Additionally, women have taken on new roles through the GROW project’s VSLA associations. Leadership roles have also expanded for women through the VSLA associations and in new roles such as MEDA’s Women Lead Farmers (WLFs) and Women Sales Agents (WSAs). As part of GROW’s inclusivity efforts, approximately 2% of GROW’s women farmers identified with some form of disability.\textsuperscript{53}

**Women Lead Farmer Approach**

As an access-oriented intervention, the Women Lead Farmer (WLF) approach created new economic roles and opportunities for 1,016 women (Box 7).\textsuperscript{54} \textsuperscript{55} The WLF approach is a participatory process with MEDA and its KFPs that identifies entrepreneurial women, who are looked upon as leaders within their community. WLFs received agronomy training and acted as mentors to other


\textsuperscript{52} MEDA. (2018). GROW Summative Evaluation.


\textsuperscript{54} MEDA. (2018). Women Lead Farmers. MEDA’s support to Women Lead Farmers. Please refer to MEDA’s website for more information.

Women farmers. WLFs had the opportunity to *learn by doing* by leading training and mentoring other women farmers on demonstration plots. WLFs became *model farmers* on good agricultural and business practices (such as soil and water conservation, proper handling of fertilizers and post-harvest loss control) (Box 8). Importantly, WLFs were also recognized by the Ministry of Food and Agriculture (MoFA) as a source of technical assistance for women farmers. This strategy is considered to be dual track, as an agency-oriented intervention as well. As WLFs receive training and their leadership capacity and community recognition increases, their agency also improves, not only improving a WLF’s confidence but also their network and business opportunities.

**BOX 7: WOMEN LEAD FARMER (WLF) APPROACH**

The WLF approach is a participatory process that includes MEDA, key facilitating partners, the WLF, their family and other local decision-making bodies that can generate community buy-in. During the mobilization process, KFPs familiarize the community with the project, highlight the purpose, activities and incentives to join and participate. At this time, WLFs are nominated by their community or village.

**BOX 8: SUPPORTING WLFS’ ACCESS AND AGENCY**

Both MEDA and KFPs support WLFs with trainings related to agricultural production, marketing, developing relationships to market actors, bookkeeping and business management. WLFs are also trained in mobilization techniques so that they can conduct trainings on their demonstration plots, effectively disseminate knowledge and messages, and host meetings and follow-up visits to women producers. WLFs also assist in the monitoring, mentoring and supervising of women smallholder farmers.
**Women Sales Agent Approach**

Another strategy that the GROW project utilized to create new productive roles for women was the Women Sales Agent (WSA) approach (Box 9). The WSA approach engaged entrepreneurial women who became market intermediaries (also known as *middlemen*) for other women farmers. The GROW project had 152 WSAs, who received training on business and marketing skills, negotiating and record keeping. In addition to business support, WSAs receive support in market engagement, financial services and association building. In some cases, WLFs also become WSAs and maintain both roles. A WSA’s role involves purchasing soybeans from women farmers to sell to retailers and higher-value markets.

**BOX 9: WOMEN SALES AGENT (WSA) APPROACH**

The WSA approach engages entrepreneurial and mobile women to become market intermediaries. WSAs are an essential market linkage for small producers and are also agents of growth and empowerment. WSAs link farmers to a range of support services and also provide information on pricing and market trends. The WSA approach is self-sustaining, as the women earn a small commission on their sales, allowing them to continue offering services and linking long after the project finishes.

The WSA approach is a woman-to-woman model that addresses the unique skills required to be a successful *middle woman* in the soybean value chain. Similar to the WLF approach, this strategy is considered to be dual track, as an agency-oriented intervention as well; and is proven to be highly empowering for women. The WSA approach not only creates valuable linkages to markets by providing a reliable supply of high-quality products but they have also proven to be important agents of empowerment and economic growth through the provision of embedded services and increased information to women farmers. WSAs also provided a platform to conduct gender awareness and community sensitization for women and men, in highlighting women as role models and furthering understanding on gender needs and barriers within the market system.

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Improved Productivity

The GROW project has four measures of improved productivity: return on labour, access to markets, dry season farming and food crop diversity.

Return on Labour

During the 2018 production season, 21,902 women farmers cultivated 42,243.85 hectares of soybean, compared to 33,873.75 acres in 2017 production, representing an increase in productivity of 24.7%. Similarly, women’s farm sizes have been increasing. In 2012, the average farm size per woman farmer was 1.0 acres compared to 1.93 acres in 2018 production season.

The GROW project had also improved the yield of soybean from women farmers, representing an improvement in women’s return for their labour, from 0.73 metric tonnes per hectares (MT/HA) in 2012 to 1.11 MT/HA in 2018. As noted earlier, this increase in productivity results in women farmers earning significantly more income from selling their soybean at the market,

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which is driven in part by the improved yield resulting from increased land under cultivation and more effective agricultural practices. The GROW project also witnessed that women’s involvement had ripple effects on their business acumen, where women were seen to engage in a wide range of income-generating activities (IGAs) alongside soybean production, such as shea butter processing (26.48%) and operating a bar (19.76%).

**Access to Markets**

An important strategy of the GROW project in advancing women’s productivity was increasing their access to markets. Due to constraints such as information, lack of finances for transport or lack of mobility, women’s access to markets is more limited compared to men’s access. Consequently, even when women farmers provide significant agricultural labour, they are often not able to physically access the markets needed to generate income from their products.59 At the beginning of the GROW project, there was nine market/sales channels available to women. By 2018, women farmers had access to over 60 different market actors.60 Over the life of the project, women also shifted their sales to more formal channels including aggregators, sales agents and export buyers from primarily the government, neighbours and non-governmental organization buyers initially.

Due to the increased access to markets, women farmers’ have experienced marked improvement in their marketing of soybean, where in 2012, only 10.9% of women farmers sold soybean, compared to 72.73% who sold soybean for income in 2018, which is an increase of 61.83%.61 In addition, 87.78% of women farmers reported an improvement in the marketing of their agricultural products.62

**Dry Season Farming**

In the Upper West region, the dry season is long and typically women farmers are less engaged in IGAs during this season.63 Subsequently, a primary strategy of the GROW project was to improve women’s productivity during the dry season through both increased access to information and skills on dry season gardening (including the use of keyhole gardens) (Box 10).64

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64 MEDA. (2018). How to Build a Keyhole Garden. What is a keyhole garden? Please refer to MEDA's website for more information.
In 2012, only 3.4% of women farmers had engaged in dry season farming, compared to 20.70% in the 2017 farming season,\(^{65}\) representing a modest increase of 16.67% since the beginning of the project. Leafy vegetables were the most cultivated across all districts (90.64%), followed by okra (84.73%), tomatoes (65.27%) and pepper (49.51%). However, dry season gardening varied significantly by community and was notably higher in some regions, due to having nearby water sources such as dams or a well. For instance, 44.21% of women farmers in Sissala West and 32.31% in Lambussie of women farmers were engaged in dry season farming, compared to 7.97% in Sissala East and 5.48% in Wa West.\(^{66}\)

**Food Crop Diversity**

Another key strategy of the GROW project was to improve productivity was to help them to diversify their farm crop portfolio. Farm crop diversification aids in insulating farmers, which is especially important for vulnerable or poor farmers, from risks such as pest, disease and drought. During the 2017 farming season, 34.2% of women farmers had cultivated at least four crops, as compared to 27% of women farmers who cultivated just two crops in 2012, indicating an increase in diversity.\(^{67}\) In addition, 33.32% of women farmers had cultivated other crops, in addition to soybean including maize and groundnut, cultivated by 76.21% and 71.51% of women farmers, respectively.\(^{68}\)


\(^{67}\) MEDA. (2018). *GROW Summative Evaluation*.

\(^{68}\) MEDA. (2018). *GROW Summative Evaluation*. 

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**BOX 10: KEYHOLE GARDENS**

A keyhole garden is a circular shaped garden with a compost basket built at the centre and a small depression towards the centre that allows for easy access to the basket and gives the garden a keyhole shape when viewed from above.

The garden uses a number of layers to retain moisture and nourish the soil and the composting basket replenishes the soil’s nutrients as well. The garden is made from materials that are locally available at relatively low or no cost. (MEDA, 2018)
Both women farmers and WSAs have experienced an improvement in their marketing and negotiation skills. Through the GROW project, WSAs were targeted as trainers on the marketing and negotiation skills so that they could adequately train women farmers. Out of 152 WSAs, 137 were trained on record keeping, strong negotiation skills, customer care and business management. The majority of WSAs surveyed shared that their skills improved in these areas, and that the impact on their businesses had been positive, such as diversifying the goods and services they offered.1 Over 80% of surveyed WSAs described being able to keep records for the first time. Several women noted their ability to set prices for their products more accurately, accounting for not only the cost of production or purchase, but also transportation and time required. More accurate pricing allows the women to compare market prices in different communities, and in some cases, even across the border into Burkina Faso. Finally, several women noted the value of building and nurturing relationships with their stakeholders, specifically farmers and buyers.

1 MEDA. (2018). Women Sales Agents Case Study. Please refer to the GROW Learning Series for more information.
Access to Skills Development

Marketing and Negotiation Skills

Accessing a new role or opportunity is usually only the first step. Among many constraints, women farmers were found to be lacking business skills in the Upper West region. To be successful entrepreneurs, women farmers needed to strengthen their business acumen through skills such as understanding how to market, how to negotiate, how to engage with different buyers and agree on terms of transactions such as transportation, pricing, storage and payments. In 2012, 49.7% of women farmers reported having adequate marketing and negotiation skills. However, by 2018, this number had risen to 79.58% of women farmers who reported an improvement in their marketing and negotiation, representing an increase of 29.88%.

Agronomy Training and Techniques

In addition to training on business, 86.43% of women farmers received training on soybean cultivation. Agronomy training covered topics such as use of improved seeds, fertilizer use, conservation agriculture, pest management, storage techniques, marketing, access to improved seeds, access to inputs or equipment, farm management, storage facility building and dry season gardening. Most women received training from KFPs/GROW project staff (96.19%), following by WLF (51.21%) and the Talking Book (27.93%). Other sources of training included MoFA and FarmerLine.

Conservation Agriculture

One of the major problems facing women farmers in the Upper West Region is the continuous decline in soil fertility. Traditionally, farmers replenished lost fertility by practicing shifting cultivation and land rotation. However, such practices have been lost as population increases along with the demand for agricultural expansion. Subsequently, a key project strategy was to promote conservation agriculture. Over the life of the project, more than 21,406 women farmers were trained in conservation agriculture practices, including minimal or no-till farming, non-burning of crop residues, slash and mulch, crop rotation and compost preparation.

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73 MEDA. (2012). GROW Soybean Value Chain Analysis.
At the beginning of the project, only 4.57% of women farmers reported implementing conservation agriculture practices. By 2018, 79% of women farmers were cutting and breaking stems at harvest and leaving to decompose, 75.40% utilized crop rotation, 41.69% were utilizing zero or minimum tillage and 6.97% were utilizing the slash and mulch practice. Overall, more than 80% of women farmers had implemented at least one conservation practice and the harmful practice of slash and burn has almost entirely been eliminated, as a result of the GROW project.

**Gender Equality Skills**

Another area of access to skills development was the promotion of gender equality. Promotion of gender equality through the empowerment of women was one of the fundamental aims of the GROW project. Gender equality was promoted through three channels: KFPs, Male Gender Activists (MGAs) and community leaders. Through the GROW project’s KFPs, five Gender Focal Persons (GFPs) were trained and coached to raise awareness on gender equality. In addition, the GROW project engaged men as MGAs for community-based gender sensitization and awareness efforts (Box 11). Through these channels, women and men were introduced to gender equality concepts and the importance of gender equality. GFPs/MGAs also used gender sensitization materials to generate discussion and highlight key messages for community members on critical topics such as joint decision-making, shared care responsibilities and the importance of women’s economic engagement.

A total of 50 community leaders were also trained as trainers on gender equality and WEE, including District and Municipal Gender Officers and Assembly staff. The training-of-trainers provided them with the necessary skills to facilitate further gender equality work among women farmers at the community level. Another effort included piloting an Alternative Dispute Resolution tool for conflict management.

**Access to Information**

An important aspect of economic empowerment for women farmers is having access to quality and timely information. Many of the GROW project’s activities resulted in greater access to differing types of information for women farmers such as agronomy, business, conservation agriculture and gender equality. However, one primary focus of the project was to ensure women farmers had

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75 MEDA. (2018), *Conservation Agriculture Case Study* and *Conservation Agriculture in Northern Ghana (summary version)*. Please refer to the GROW Learning Series for more information.

76 MEDA. (2018), *Conservation Agriculture Case Study* and *Conservation Agriculture in Northern Ghana (summary version)*. Please refer to the GROW Learning Series for more information.

access to quality and timely market information. Important market information, such as prices, potential buyers, forecast of demand, quality specifications and packaging, is critical for women farmers’ success to improve both productivity and efficiency. At the end of the project, 94.90% of women farmers reported having information on prices for their produce, while 75% had information on where to sell their produce. The primary sources of information were KFPs (61.15%) and WLFs (24.62%). Of women farmers who sold their crops, 62.20% reported having access to timely market information including prices offered by buyers, where to sell and product quality information. There was marked disparities on access to information regionally though, where women farmers from Wa East (78%) and Wa West (72.86%) had the greatest access compared to Nandom (39.13%) and Sissala East (37.58%).

3.1.3. Access to Resources and Services

Access to resources and services is another important pathway for WEE. In the GROW project, access to resources and services included facilitating greater access to inputs, equipment and technology, agricultural extension services, rural financial services and land; all of which aimed to improve women’s efficiency in their roles as soybean producers.
Access to Inputs

Women farmers must have access to quality, affordable and appropriate inputs, such as fertilizers, pesticides or insecticides, in a timely manner, for planting new crop varieties, to improve yield and efficiency. The GROW project aimed to improve women’s access to inputs, especially seeds and seedlings. Women farmers’ access to inputs from input suppliers, KFPs and MoFA has vastly increased over the project’s lifecycle. In 2012, only 8.8% of women farmers had access to inputs, compared to 85.17% in 2018.\textsuperscript{78} For those without access, the inability to afford inputs was the primary reason (61.49%). Also, for women who did not plant soybean in the 2017 farming season, roughly a third (30.56%)\textsuperscript{79} stated that inability to access timely inputs was the primary barrier.\textsuperscript{80}

Access to Equipment and Technology

Women in northern Ghana have limited access to agricultural technology and must do most of their farming activities manually, from clearing land to planting, harvesting and processing; which limits their agricultural productivity in multiple ways. Firstly, women farmers can only cultivate as much land as they can clear. Moreover, since they rarely have true land ownership, they are frequently forced to change plots as their efforts improve the land and consequently, it is taken over by male farmers.\textsuperscript{81} In addition, traditional planting, scattering seeds by hand, results in low yields and manual harvesting and processing results in products of inferior quality, which fetch lower prices. Manual farming is also extremely time- and labour-intensive.

Therefore, in addition to inputs, improved access to appropriate equipment and technology was deemed critical for women farmers in order to increase efficiency and productivity (and ultimately, incomes), while also decreasing women’s time and labour burden. In the 2017 farming season, 100% of GROW women farmers, who cultivated soybean had adopted at least one type of technology (including techniques) or equipment and a total of 1,091.41 hectares owned by these women farmers were under improved technology.\textsuperscript{82} The highest adopted technology was planting in rows (88.11%), followed by crop rotation (74.76%), use of herbicide (60.39%) and improved soybean seeds

\textsuperscript{78} MEDA. (2018). \textit{GROW Summative Evaluation}.
\textsuperscript{79} This 30% of the 9.4% of surveyed women farmers who did not cultivate soybean during the 2017 wet season.
\textsuperscript{80} MEDA. (2018). \textit{GROW Summative Evaluation}.
\textsuperscript{81} MEDA. (2018). \textit{Land Tenure Case Study}. Please refer to the GROW Learning Series for more information.
\textsuperscript{82} MEDA. (2018). \textit{GROW Summative Evaluation}. This is 100% of surveyed women farmers in the 2017 farming season.
(60.01%). Also, half (50%) of women farmers had prepared their land for production through ploughing by using donkey/bullock and hoe.\textsuperscript{83}

\textbf{The Technology Fund\textsuperscript{84}}

In 2017, the GROW project launched the TF, a large-scale smart incentive program (as highlighted in Section 3.1.1). The TF aimed to increase women’s access to select technologies through local commercial providers, which addressed both demand and supply for technologies in the region. Often, even with increased supply, important technologies are still too expensive for women farmers, many of whom would be unable to purchase even a single item of technology without financial support. Moreover, women farmers are typically risk averse, as they are poor, already vulnerable and operating with limited resources and extremely narrow margins with little cushion against shocks and little margin for error. Spending money to purchase technologies requires a degree of certainty that such an investment would result in not just a reduction of labour, but also a measurable return.\textsuperscript{85}

Thus, the TF provided a limited-time subsidy, allowing enterprising women to purchase equipment at a lower cost. The influx of new technology has created a demonstration effect that has positively impacted both levels of the market.\textsuperscript{86} Suppliers acknowledge that they would not have conducted outreach to women farmers without the financial and networking support of the GROW project and the GROW staff’s efforts in convincing them that women are viable customers. In almost all cases, suppliers now intend to continue serving women clients because they see their value as customers. Additionally, women farmers now have income to spend on technology. So, it has been seen that the TF increased the visibility of technology in a relatively short period of time, allowing women to observe their peers using new equipment first-hand; while to increase supply, the TF also offered smart incentives encourage uptake among women.\textsuperscript{87}

By 2018, 5,151 (or 23.5\% of all GROW farmers\textsuperscript{88}) women farmers had purchased one or more technologies from the TF, totaling 7,353 technologies that were purchased.\textsuperscript{89} Twelve different technologies were introduced and

\textsuperscript{83} MEDA. (2018). \textit{GROW Summative Evaluation}.

\textsuperscript{84} Adapted from: MEDA. (2018). \textit{Putting Technology into the Hands of Women: Impact Study}. Please refer to the GROW Learning Series for more information.


\textsuperscript{87} MEDA. (2018). \textit{Putting Technology into the Hands of Women: Impact Study}. Please refer to the GROW Learning Series for more information.

\textsuperscript{88} Out of GROW’s women farmers totalling 21,902 in 2018

\textsuperscript{89} MEDA. (2018). \textit{GROW Summative Evaluation}.
WOMEN SALES AGENTS AND THE TECHNOLOGY FUND

Due to the impact the tricycle was seen to be having in the Upper West region, the TF provided an additional category of technology focused on marketing, which was only available to WSAs. WSAs use their tricycles for multiple functions including transporting fertilizer, seeds, tools and to and from their farms; bringing crops to market; fetching water and firewood for domestic use; and taking children to and from school.

The improved access to tricycles has been seen to have multiple economic and social impacts for WSAs including expanding their opportunities to earn an income and diversifying their business. For instance, WSAs are using the tricycle as a means of paid transportation for community members. These new businesses are also creating jobs for others, where all 18 of the WSAs surveyed had hired a total of 26 new employees to drive the tricycles; causing a trickle-down effect in creating livelihoods for others as well. WSAs shared that their additional income has helped them to pay for school fees and healthcare that previously they were unable to afford.

Impacts on women’s agency has also been seen, whereby some WSAs even stated that they were the primary earners in their families. WSAs have discussed that they are perceived differently now in their communities, which they attributed directly and indirectly to owning the tricycle; because of changed power dynamics, being able to contribute to their well-being of their households and having a greater degree of social recognition and enhanced reputation.

1 Adapted from: MEDA. (2018). Putting Technology into the Hands of Women: Impact Study. Please refer to the GROW Learning Series for more information. The Impact Study surveyed 18 WSAs who purchased technologies, with an emphasis on the tricycle.
2 WSAs could purchase a package of equipment that facilitated in aggregating soy, weighing and packaging it and transporting it for sale.
3 Tricycles are three-wheeled motorized vehicles that can transport both people and cargo within and between villages. Previously, communities relied on ‘trotros’ – small inter-community mini-buses, motorcycles and occasionally tractors. Because trotros are so limited in number and so unpredictable, they tend to charge high rates when they are available. To avoid these costs, women often try to walk and carry produce manually, which is time-consuming and labour-intensive. Tricycles eliminate both the costs of transportation and the time spent in waiting for unreliable options. Motorized tricycles existed in some communities, but they were owned by men.
4 When this research was conducted, there were 148 WSAs; by the end of the project in December 2018, there were 152 in total.
were available for one year. The most popular technology was of the package of Personal Protective Equipment (PPE) for spraying of agrochemicals, which included a suit of overalls, nose mask, wellington boots, rubber gloves and a helmet. This was followed by machines and equipment such as donkey carts, wheelbarrows and motorized tricycles for transportation to reduce drudgery and increase efficiency of carrying farm produce from the field to the market.

**Access to Agricultural Extension Services**

Another critical service for improved agricultural practices is access to well-timed and suitable extension services. In the Upper West region, it was found that appropriate extension services were limited for all farmers, but limited access was particularly severe for women. Agricultural extension services typically aims to improve knowledge, skills and access to technical information and advice, through informal educational activities such as training, sensitizations, demonstration plots, field days and radio programming. Clearly, without this kind of support, women's production capacity, skills and information base will be limited. In 2012, only 26% of women farmers had received any form of extension support or services, which had increased to 86.43% by the end of the project.

At the start of the GROW project, sources of extension services and training for women farmers were also limited. MoFA did not serve women farmers well due to being under resourced, having no/few women extension agents and they did not fully understand the needs of women farmers. However, access to extension services has vastly expanded, with KFPs, WLFs and Talking Book providing the majority of the assistance (Box 12). The GROW project's WLFs worked closely with MoFA to support the Agricultural Extension Agents in reaching women farmers to train them in good agricultural practices. MEDA is continuing these efforts with MoFA to link the WLFs so that they can continue to provide extension services throughout the community.

**Access to Rural Financial Services**

Similar to agricultural extension services, women farmers faced significant obstacles in accessing finance that would allow them to improve production levels. Access to financial products and services such as savings, credit, loans

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90 One WSAs and WLFs were able to purchase tricycles and wheelbarrows due to limited supply and concern over flooding the market too quickly with tricycles.
Women farmers now have a savings habit with 95.56% having participated in a VSLA by the end of the project. In addition, 81.80% of women farmers reported that the financial services were appropriate, compared to before the project.

The GROW project formed 1,016 new VSLA groups for women farmers to promote access to finance to support livelihood activities including trading, farming and family needs. Over 22,000 women farmers have been trained and set up to participate in a VSLA.

**BOX 12: TALKING BOOKS FOR WOMEN’S ACCESS**

The Talking Book is an inexpensive mass communications technology that promotes learning opportunities for women. Its portability and ease of use allow women to access information when they wish, resulting in wide dissemination. The GROW project made wide use of Talking Books, in partnership with Literacy Bridge, a Ghanaian NGO. For instance, the devices were used to provide timely and valuable advice on pest control, which saved farmers’ crops from being ravaged by an infestation of Fall Army Worm. Women farmers have shared that the “Talking Book is much better than radio because it deals with issues that affect our daily lives.” — Hillia Kazie, Lambusie

Women farmers now have a savings habit with 95.56% having participated in a VSLA by the end of the project. The GROW project facilitated greater access to rural financial services primarily through greater access to VSLAs.

**Village Savings and Loan Associations**

For the GROW project, the VSLA model proved to be paramount to the success of women farmers, allowing them to save for soybean production. Through VSLAs, training on planning, management and production was provided, along with linkages to other financial services, products and institutions. A total of 1,016 VSLAs were formed to promote access to financial across communities to support activities including farming, trading, school fees and medical bills. Each group has an average of 22 members so more than 22,000 women farmers have been trained and set up to participate in a VSLA.

Using the VSLA model, the GROW project witnessed the habit of savings expand among women farmers with a participation rate for VSLA groups of 95.56% by the end of the project. The average monthly saving was GHS 31 (minimum was GHS 10 and maximum of GHS 1,000), which is almost CAD 9.30.

With this average contribution, it is estimated that women farmers are saving

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100 In 2017, GHS 31 = CAD 9.3.
approximately GHS 723,602 every month (or CAD 217,080.60). Compared to before the project, 81.8% of women farmers reported that the services were appropriate and 65.10% reported having access to credit or loans. Additionally, 65% of women farmers had received credit or a loan in the past 12 months. VSLAs allowed women to receive training and experience in handling both savings and credit, along with vital experience and knowledge that prepared many of them to approach formal financial institutions.

**Access to Land**

Women’s lack of land ownership and limited land tenure was a primary challenge identified at the beginning of the GROW project, which persists for women farmers throughout the Upper West region. Land tenure is a complicated issue that is deeply rooted in gender and sociocultural norms. Land tenure laws are based on custom, so they vary from community-to-community. Women farmers are dependent on the household head (in the case of family-owned land) or landlord (in the case of community-owned land), typically men, to grant them rights for land use. The majority of GROW’s women farmers were growing soybean on family-owned land (95.05%) and 2.37% of women farmers cultivated on rented lands.

Land tenure issues for women farmers include a lack of access to land, accessing only small plots of land (especially compared to men), accessing land that is less fertile, struggling to secure larger land allotments and changing land entitlements from year-to-year. One of the most critical land issues for women farmers is that in many cases, even when women gain access to land, it is land that is less fertile. Subsequently, women then have the highly laborious task of preparing and clearing the land for cultivation. Moreover, since women farmers rarely have true ownership or title deed to the land, they are frequently subject to male capture, which often happens after women have completed the difficult task of clearing. Clearing the land requires intense physical labour to uproot tree stumps, clear rocks and level the steep grades, all of which is done manually.

> When we started farming groups, it raised our income levels for these two years. GROW came to take us out of malnutrition and poverty. We were not able to save money…but with project intervention (i.e. VSLA group), poverty reduced, income levels increased, increased purchasing power, and ability to foot our children school fees and hospital bills.”
> —GROW Woman Farmer, DBI

> When we sat and thought about the initiative the people brought, we realize that it was very good. Why am I saying this, the group VSLA help us to save money, if our child is going to school, we are able to borrow from the group and foot those bills or prepare him or her to school.”
> —GROW Woman Farmer

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101 In 2017, GHS 723,602 = CAD 217,080.60.
102 MEDA. (2018). Village Savings and Loan Associations (VSLAs) in Northern Ghana. Please refer to the GROW Learning Series for more information. In addition to the informal financial services provided through VSLAs, MEDA worked with several formal financial institutions to facilitate access to finance for women farmers who needed larger loans and agro-processing businesses that bought from and sold to women. Please refer to the GROW Learning Series for more information.
104 MEDA. (2018). Land Tenure Case Study. Please refer to the GROW Learning Series for more information.
105 MEDA. (2018). GROW Summative Evaluation. The remaining 2.58% of women farmers were cultivating with other types of arrangements.
106 MEDA. (2018). Land Tenure Case Study. Please refer to the GROW Learning Series for more information.
After this work improving the land, women farmers start to see higher yields and thus, the land is abruptly demanded to be returned to the owner.\textsuperscript{107} However, the issue of land tenure has been slowly improving in communities where the GROW project has been working. Irrespective of tenure type, women farmers have held their land for almost 6 years (5.95), on average. Despite not having land ownership, women’s tenure has improved and women farmers are not having to negotiate access on a yearly basis before cultivating, which was seen prior to the GROW project.\textsuperscript{108} As with other dimensions of WEE, land tenure ranged between communities, where women farmers from DBI, Sissala East and West tended to have relatively longer durations of access for 8 years with family-owned lands. By contrast, with customary-owned land, women’s tenure was lower and averaged almost 4.75 years, and with rented land, the average period of tenure was 5.35 years. In addition to improved land tenure, one promising trend, as seen in Wa East had begun to emerge where men started to give women better land so that their yields could be higher.

The challenges with land tenure though persist. For women farmers who could not cultivate soybean during the 2017 farming season, almost a third (28.70%) cited the inability to acquire land as their reason. The GROW project’s work on land tenure has included advocacy and awareness raising through MGAs. In addition, a regional Land Tenure Forum was held in 2017. Over 1,000 people attended, the forum aimed to raise awareness on women’s limited access to land and advocated for longer and more secure tenure. In 2018, the GROW project also brought together Paramount Chiefs and Queen Mothers (traditional community leaders), who issued a formal written communique stating that Chiefs were to provide women farmers access to land without reservation for agricultural purposes.\textsuperscript{109}

### 3.2 Agency

Although access to opportunities and resources is critical, at the same time, it is vital that women also have the power to make key decisions in their life, particularly over income and profits. In light of this, improving women’s agency by increasing women’s influence over income and the decisions that affect their lives was a central strategy of the GROW project (Box 13). The following section explores the GROW project’s work on decision-making authority. In addition, it briefly explores the results of three other agency dimensions: improved well-
being, influence on social norms and manageable workloads. Each agency dimension is discussed in turn.

BOX 13: GROW PROJECT AGENCY ROAD MAP

The GROW project primarily worked towards improving women’s agency through one area: decision-making authority.

1. Decision-Making Authority
   - Influence over household income and decisions
   - Influence over business decisions

2. Additional Agency Dimensions
   - Improved well-being
   - Influence on social norms
   - Manageable workloads

3.2.1. Decision-Making Authority

Women’s agency and influence over decisions across various dimensions is an important indicator of economic empowerment. A key component of the GROW project was advocating for women’s improved agency, particularly as it relates to decision-making within the household over income and household/business decisions.

Women’s Influence over Household Income and Decisions

In the Upper West region, women farmers encounter many barriers in regard to participating in household decisions. For instance, the sociocultural norms dictate that women have very little power or control over how they, themselves as labourers, will be used during the harvest season, as this is generally determined by men (i.e. women’s husbands); because it is believed that the family farm is owned by men and that the family farm must come first (despite the key role that women play as labourers on the family farm).110 Women are also required to contribute to their husband’s land preparation and planting at the beginning of the growing seasons, which limits their time for their own planting (and inadvertently results in poorer yields). In addition, it is expected that the demands of the household, in preparing food, child rearing, cleaning and fetching firewood, must also be women’s first priority and come before

—Karen Walsh, GROW Country Project Manager

The GROW project worked towards improving women’s decision-making authority across two aspects: women’s influence over household income and decisions, and influence over business decisions.

Empowerment of real magnitude is in the household decision-making process. Here is where empowerment has truly changed the lives of women. Now they are able to be part of the decisions that influence the health and welfare of their families leading to better nutrition and security.”

any work she can do on her own, personal farm.\textsuperscript{111} In light of these realities, the GROW project’s support to women farmers, through their improved ability to make and act on decisions is where the project’s real impact on women’s empowerment has been seen, through the change in their influence over the household decision-making process.

**Decisions over Income from the Family Farm**

A critical indicator of agency is a woman’s control over her income or profits. Thus, if a woman’s income increases but she does not have agency over those funds, her economic empowerment is compromised. In the Upper West region, it is common for families to have two separate budgets. Firstly, there is a household or family budget that includes income from the family farm and other IGAs. Generally, both women and men are expected to contribute a portion of any money they earn to the family budget. The family budget is managed by the head of household (i.e. the husband, in the case of married couples) and it was found at the beginning of the project that women typically have little to no control over the family’s budget.\textsuperscript{112}

However, despite this lack of control, nearly three quarters (73\%) of women farmers shared that they maintain some control of the family’s budget by holding back part of their income without their husband’s knowledge or permission.\textsuperscript{113} At first glance, this number is high and reflects some level of control but it is important to note that 17\% of these women shared that they maintain this control by hiding these funds from their husbands/family (by keeping the money stored in secret or private places). Although hiding funds may be a strategy for women to improve their control, it can be a problematic coping tactic because it can increase conflict and misunderstanding within the household.\textsuperscript{114} Notwithstanding, despite some women’s ability to hold back savings, husbands ultimately had the outright control of the income and profits from the family farm. As a result, the family’s funds were kept in secured locations and controlled by men. For instance, women farmers shared that they were not privy to how much money was made by the family farm or where profits were kept.\textsuperscript{115} Women also shared that their husbands often spent money on items or activities that they were not aware of such as marriage rites (in the case of polygamous communities) and funerals.\textsuperscript{116}

\begin{itemize}
\item \textsuperscript{111} MEDA. (2017). GROW Annual Report.
\item \textsuperscript{112} MEDA. (2013). GROW Gender Strategy.
\item \textsuperscript{113} MEDA. (2013). Baseline Report.
\item \textsuperscript{114} Due to these challenges, the GROW project developed an Alternative Dispute Resolution course that promoted skillsets that would help to promote mediation and better negotiations skills at home.
\item \textsuperscript{115} MEDA. (2013). GROW Gender Strategy.
\item \textsuperscript{116} MEDA. (2013). GROW Gender Strategy.
\end{itemize}
Despite men’s control over income, the GROW project has seen a significant increase in women’s influence over decisions related to income from the family farm. At the beginning of the project, 17.1% of women farmers expressed involvement in the household decision-making process related to income, compared to 72.3% at the end of the project, representing an increase of 55.2%. Women farmers also shared that women and men are now working more as partners within the household and making decisions together.

Decisions over Income from the Personal Farm

Distinct from the family budget, women often maintain a separate budget (on the side) that includes any income generated from their own personal soybean farm or other IGAs such as keyhole gardening. Therefore, another measure of women’s decision-making authority is their control over income from their personal farm. Since these activities are thought to be owned solely by women, they generally maintain greater control over their personal income (than the family budget). At the beginning of the project, women farmers shared that they generally did not need approval to spend their personal income. About three-quarters (74%) of women farmers said they could spend some of their income without their husband’s/head of household’s/male relative’s permission. By the end of the project, both women and men shared that women now have absolute control over the income they generate; and women decide on what and how they spend the income they generate.

Related to women’s personal income, another change has been seen in how women save their money. At the beginning of the project, women often saved/hid their income in personal savings boxes (under their beds) or other secured locations so family could not access it. However, since the project began, women now use VSLAs to store their money (as discussed in Section 3.1.3).

Household Decisions and Expenditures

Women’s involvement in the overall household decision-making process has markedly improved since the beginning of the GROW project. It has been seen that the power dynamics in households and communities have changed in many cases and/or are changing; and women are increasingly being recognised as financial contributors. Women’s influence over household decisions extends across all areas of their life including resource allocation and time allotment, for example, how best to use household finances, what foods to purchase/prepare, what to buy or produce for school or household, how to invest money saved, and so on. Women’s decision-making authority has been widely recognized:

“...we women rely so much on our men for everything including food, money for market and contribute less to household decision-making but now we can assist in providing food for our household, healthcare and educational needs of children and our husbands respect our decision/opinion. When I have money and when he has, and I do not have he spends with me too. We never knew women and men could take our decisions together.” —GROW Woman Farmer from Wa West

In 2012, 58% of women farmers reported contributing to household decisions, compared to 91.91% at the end of the project, representing an increase in women’s influence over household decisions by 33.91%.

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where to plant, what family obligations to attend, when to have children and when to seek medical care. In 2012, 58% of women farmers said they contributed to household decisions, compared to 91.91% in 2018, representing an increase of 33.91%.123

Similarly, women’s involvement over household expenditures has improved significantly. In the Upper West region, women spend their money on the needs of the household (e.g. school fees, grinding flour, food, clothing, health insurance, etc.) and on personal business needs (e.g., training, shea butter extraction, etc.).124 Between 2012 and 2018, women farmer’s influence over these household expenditures increased by 31.3% (from 66.7% to 98%).125

Women’s Influence over Business Decisions

Women’s involvement in business decisions include those related to soybean production such as land use, which products to cultivate and when, farm labour, allocation of farm yield and when to sell. The GROW project has seen a slight improvement overall in women’s involvement related to business decisions. At the beginning of the project, 72% of women farmers were involved in decisions regarding the family farm, compared to 75% on average by the end of the project.126 Despite this modest increase, both women and men discussed how they now work together more since the beginning of the project. Moreover, the project saw large variations across project areas, for instance, Sissala West saw the highest increase in women farmers who now report being involved in business decisions (91.5%).

3.2.2. Additional Agency Dimensions

Given the GROW project’s initial emphasis on food security and nutrition, an additional measure of women’s agency for the GROW project is improved well-being. In addition, although less explicit in the GROW project’s design, changes in two other areas of agency will be discussed briefly: influence on social norms and manageable workloads.

In 2012, 66.7% of women farmers reported strongly contributing to decisions on household expenditures, compared to 98% at the end of the project, representing an increase in women’s influence over household expenditures of 31.3%.

![Decision Making](image)

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</thead>
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<tr>
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<tr>
<td>2018</td>
<td>92%</td>
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![Contribution to Household](image)

<table>
<thead>
<tr>
<th>Year</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>67%</td>
</tr>
<tr>
<td>2018</td>
<td>98%</td>
</tr>
</tbody>
</table>

In addition to decision-making authority, the GROW project saw changes in agency across three areas: improved well-being, influence on social norms and manageable workloads.

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Improved Well-Being

Women’s well-being can relate to a number of different things such as happiness, security, health, satisfaction or level of stress. For the GROW project, improved well-being relates to decreased food insecurity and improved nutrition for women and their children. In the Upper West region, food insecurity is an issue that persists year-round and is particularly acute in the dry season. By focusing on soybean production, the GROW project was able to promote and facilitate improved production of a nutritious crop for both household consumption and sale.

To do this, the GROW project undertook a dual approach. Women farmers were asked to plant an average of one-acre of soybean, which would yield on average 400 kilograms. Women were guided to keep 110 kilograms for household consumption and the remaining yield was sold. This dual approach of primarily ensuring food security for the household, before economic gain was critical. Women farmers who followed this approach were then able to supplement the household’s diet throughout the year. Women farmers also participated in soybean utilization trainings, which resulted in an improved understanding of the nutritional benefits of soybeans.

By the end of the project, 85.99% of GROW women’s households were food secure (with 53.95% never experiencing food insecurity and 32.04% rarely experiencing food insecurity), compared to 81% prior to the GROW project (with 49% never experiencing food insecurity and 32% rarely experiencing food insecurity). Although the change is small, when compared to non-GROW women farmers, it was found that only 36.04% of women’s households are food secure (with 17.44% never experiencing food insecurity and 18.60% rarely experiencing food insecurity). Given that the GROW project was initially a food security initiative, achieving and maintaining this core priority across the project’s lifecycle was a major accomplishment; and was considered to be paramount before working towards the achievement of greater economic empowerment for women farmers.

Another important indicator of improved well-being is enhanced nutritional practices. By the end of the project, 37.83% (compared to 6.6% at the beginning) of women farmers reported awareness of five nutrition practices including complementary feeding for children after six months, use of iodized salt, improved hygiene practices, vitamin A supplement for children and deworming.

Both of us (husband and wife) take decisions on farming together…how can you ignore your husband, or your husband ignore you? Then our households will suffer from food security. When we want to farm the soya, we discuss with them and they respect our decision and give us a portion of the land to farm. Soya is a household food, it benefits the man and the woman, and our husbands support and respect our decisions.”
—GROW Woman Farmer

There is a massive change, there is availability and variety because we now know how to combine soya with other foodstuff for better nutrition this has improved feeding. We also have access now to sell unlike years past.”
—GROW Woman Farmer, Wa West

In 2012, 6.6% of women farmers had awareness on five nutritional practices (complementary feeding for children after six months, use of iodized salt, improved hygiene practices, vitamin A supplements for children and deworming), compared to 37.83% at the end of the project.

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127 MEDA. (2018). Summative Evaluation. The evaluation involved a Randomized Control Trial. These figures are from the Control group of women farmers who did not participate in the GROW project.
However, by the end of the project, many women farmers still farmed less than one hectare of land and could not secure larger plots of land for a protected period of time. The ongoing challenge with land tenure and ownership was a critical hindrance towards achieving greater food security. Over the project’s lifecycle, it was seen that women farmers with more soybean to sell, had greater economic gains and subsequently, enjoyed better gains in their health, education and empowerment.128

**Influence on Social Norms**

In the Upper West region, social norms such as negative attitudes and perceptions around women’s lack of capacity to be farmers or business people persists. A common perception among men is that women are lazy, idle, not able to provide for the household and must always ask for money from their husbands for household expenses. Such gender and social norms are a major hindrance and limiting factor for women’s agency and improved WEE. Although influencing or changing social norms was not an explicit outcome of the GROW project, there is much evidence (anecdotal and otherwise) that indicates that the gender and social norms around GROW’s women farmers are changing and continuing to evolve.

**Perceived Recognition**

One measure for changing social norms is the recognition of women’s economic contributions. Recognition refers to women’s status in her household and community. Thus, as women’s economic contributions increase, ideally so does the recognition and appreciation she receives for her economic contributions to the household through increased provision of food and education and/or to the community through funerals, festivals and community work, for instance.

The GROW project has witnessed how increased recognition and respect both within the household and community is a pathway to greater confidence, influence, leadership and networks for women. It has also been seen that for GROW farmers, as a group, being part of the project has increased their overall visibility within their households. Such visibility gave women a sense of recognition for their ability to improve their own capabilities and allowed for more appreciation of their efforts from their families and communities.

At the beginning of the project, 67% of women farmers felt recognized (strongly or very strongly) for their economic contributions to the household, compared to 98% at the end of the project.129 Interestingly, there has also been a significant increase in women’s ability to employ others to work for

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them, which increased by 24.38% (from 68.22% to 92.6% between 2012 and 2018). This change in women’s ability to employ others highlights the increase in women’s capacity to both afford and hire labour. Moreover, it also reflects the likely increase in women’s reputation and increased respect as farmers throughout the community.

**Manageable Workloads**

Ensuring that women have manageable workloads is critical for real and lasting economic empowerment. High time poverty compromises women’s ability to be economically empowered, particularly if they are unable to balance new productive roles with existing roles or responsibilities. The GROW project’s research has shown that women farmers in the Upper West region were (prior to the GROW project) and continue to be time poor, working nearly 17 hours per day. Since the beginning of the GROW project, women’s time for work (both inside and outside the home) has increased slightly from 67% to 70% during the harvest season. Compared to men, women farmers spend just as much time on their productive activities such as soybean cultivation, dry season gardening and other IGAs. However, women also solely carry the heavy household workload and burden.

Since the GROW project, women’s roles have been evolving though. Women are now allocating their time differently, between their productive and reproductive responsibilities, which allows them to increase their earning potential. In both the dry and harvest season, women’s productive time has increased, while their time for reproductive responsibilities has decreased. Women’s time for sleep has also decreased in both seasons, due to the increase in their overall workload. Consequently, women are struggling with time management and balancing the trade-offs that must be made with these changes such as a lack of sleep or having any personal time for leisure. Women also sometimes feel pressure and increased stress when they are not able to satisfactorily complete their household responsibilities. The GROW project has identified a promising trend, where in some communities, men’s roles have begun to shift, albeit slowly; men are starting to help women with their farms and household work. The two GROW project strategies that impacted women’s time use the most include improved access to time-saving technologies (particularly tractor services and

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tricycles) and improving gender awareness through community sensitization efforts.\textsuperscript{134}

\section*{4.0 RECOMMENDATIONS}

MEDA has delivered women’s economic empowerment programs in many countries around the world and gains valuable experience in each new context. The following are lessons learned from the GROW project, along with recommendations to improve WEE for future programming opportunities.

\subsection*{Challenges and Lessons Learned}

\begin{enumerate}
\item \textbf{Changes in women’s access and economic advancement such as income generation and skill building can make concrete improvements in both women’s access and agency.} Given that the GROW project was initially a food security initiative, it had a large emphasis on improving women’s access. Subsequently, the project saw large improvements in women’s access to income, opportunities, resources and services. However, the GROW project also witnessed many positive changes in women’s agency including increased confidence, leadership, ability, networks and recognition, along with changes to social norms (in addition to the project’s explicit efforts to address women’s decision-making authority).

\item \textbf{Agency-oriented interventions should go beyond decision-making authority in order to enhance women’s economic empowerment.} While the GROW project had great success, particularly in improving women’s decision-making authority and influence within the household, the project’s explicit agency dimensions were limited. Agency outcomes should cover a range of areas to boost overall economic empowerment. Examples include improved decision-making authority outside of the household, leadership, self-confidence, autonomy and mobility, as well as increased control over assets (not just income), reduced risk of violence, reduced workload, improved status or recognition within the community and improved quality of life (through measures such as reduced stress or improved happiness).\textsuperscript{135}
\end{enumerate}

\textsuperscript{134} MEDA. (2018). \textit{Time Use and Women’s Work.} Greater Opportunities for Women. Learning Series. Please refer to the GROW Learning Series for more information.

\textsuperscript{135} Adapted from: MDF. (2018). \textit{Beyond Income – A Critical Analysis of Agency Measurement in Economic Programming.}
3. **Limited systematic data has been collected on women’s agency and change does not necessarily occur without unanticipated outcomes.**

The GROW project did not systematically collect data on a vast number of agency indicators including violence, women’s time use and changing social norms, aside from anecdotal (and in some cases, supplementary research), which is because notably, these aspects were not part of the project’s design. Nevertheless, it is critical to measure a broad range of agency dimensions (in addition to women’s access) to glean a deeper understanding of the full achievements and any associated difficulties, related to women’s economic empowerment.

Furthermore, unanticipated outcomes can be both negative or positive. For instance, women’s leadership capacity (or other agency factors) may change as a result of women’s new economic opportunities. However, not all changes necessarily create positive outcomes. For example, the GROW project also saw negative, unanticipated outcomes over the life of the project such as male capture or tension within households due to changing roles. Thus, more standardized methods for measuring these potential negative consequences, in a manner that impacts program design dynamically, are needed.

4. **It is important to recognize external factors that may be limiting women’s agency such as violence, unmanageable workloads and hindering social norms.**\(^{136}\) It is critical to ensure that women are not being placed at risk when they are taking on new economic roles or changing persistent gender and social norms. Although GROW staff were vigilant in monitoring and addressing incidences of violence where possible, there was no explicit project interventions or data collection for external factors such as violence, women’s time use or changing social norms. In some cases, the GROW project was able to respond accordingly with interventions like the Alternative Dispute Resolution tool (in response to negative tensions within households). However, there needs to be improved methods for recognizing, addressing and measuring such external factors that may be limiting women’s agency and hindering women’s overall economic empowerment.

5. **Women farmers in the Upper West region are time poor.** The high reproductive burden for women, which is underpinned by gender and sociocultural norms, constrains their ability to work and their time for work. Women spend just as much time as men on their productive activities including soybean cultivation, but they are also primarily responsible for

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the heavy household workload. Women’s roles have been evolving, since being involved in the GROW project and subsequently, they are allocating their time differently. Consequently, women have increased their earning potential but are struggling with time management and balancing the trade-offs that must be made with these changes such as a lack of sleep or having no personal time for leisure. Two strategies that impacted women’s time use the most included improved access to time-saving technologies and improving gender awareness through community sensitization efforts.

6. **Women farmers continue to struggle with land ownership and secure land tenure.** The GROW project made initial headway on the issue of land tenure through community sensitization and public engagement but much more needs to be done to secure women’s reliable access to land. Limited access to land not only compromises women’s economic gains and empowerment but also their household’s food security through reduced investment and productivity.137

7. **The issue of poverty reduction cannot be solely the responsibility of women.** It is important to not fall into the trap of placing all responsibility for poverty alleviation and economic empowerment on the shoulders of women. The GROW project saw a promising trend where men’s roles were beginning to shift slowly and men, in some communities, were starting to help women with their farms and household work. Although the shifts were very small to start, it highlights that change is possible. The importance of women and men working together to manage these changes was also seen. Deep-rooted gender and social norms change slowly but as long as women bear the sole responsibility of poverty reduction and unpaid work, their economic empowerment will be compromised.

8. **Appropriate male engagement is critical for the success of women’s economic empowerment programming.** Women and men do not live and work in isolation and recognizing the importance of both women’s and men’s roles in fundamental. Men must be part of the discussion and engaged in dialogue. Appropriate gender awareness and community sensitization is an important step is supporting women’s economic empowerment including their time use constraints. It is also important that men understand that they have an important role to play with reproductive labour. However, there is an important (and sometimes difficult) balance that must be attained to ensure that men are supportive of women’s new roles but that they do not capture all of the benefits or take over.

137 USAID. (2016). *Land Tenure and Women’s Empowerment*. 
Recommendations for Future Programming

1. **Prioritize improved access for women, with a particular focus on incorporating access-triggers such as information, resources and services, economic opportunities and markets.** Building on MEDA’s efforts to improve women’s overall access, it is recommended that these efforts are continued with a specific emphasis on the access dimensions that may also trigger changes in agency. Importantly, it is also recommended that the outcomes of these access-oriented interventions are measured in regard to both changes in women’s access and agency.

2. **Strengthen agency-oriented interventions intentionally to ensure a holistic and comprehensive approach for women’s economic empowerment.** It is recommended that future initiatives intentionally support additional dimensions of women’s agency (in addition to women’s access) beyond decision-making authority. Agency interventions must be relevant and tailored to the context but examples include improved decision-making authority outside of the household, leadership, self-confidence, autonomy and mobility, as well as increased control over assets (not just income), reduced risk of violence, reduced workload, improved status or recognition within the community and improved quality of life (through measures such as reduced stress or improved happiness).

3. **Systematically measure women’s agency including limiting external factors and potential unanticipated outcomes.** It is recommended that future initiatives systematically measure external factors that may be limiting women’s agency such as violence, unmanageable workloads and hindering social norms. Moreover, projects must be aware of potential unanticipated outcomes, particularly negative outcomes such as increasing workloads, male capture, tensions within the household, increasing violence, transfer or burden or other factors. Although unintended, both external factors to women’s agency and negative unanticipated outcomes can greatly compromise women’s overall empowerment.

4. **Ensure flexible programming that can respond to unanticipated outcomes in a timely fashion throughout the project lifecycle.** In order to enrich women’s economic empowerment, it is recommended that future initiatives maintain some flexibility in the project’s design and approach.

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Such flexibility would allow for dynamic strategies and interventions that recognize and respond accordingly to any negative unanticipated outcomes as they arise.

5. **Explicitly measure women’s time use.** It is recommended that time use data is measured and collected for women and men in order to see changes in roles, time and workload more clearly. Standardized, sex disaggregated time use data is required to inform overall programming design. It measures the true work and time burden for women, which allows for informed strategies to be developed that would assist women in balancing their roles. Time use data is needed to ascertain time poverty and whether this is an area for support/intervention, along with improving understanding on how interventions are impacting (or not impacting) women’s time use. Measuring time use also helps to ensure that there is no transfer of burden to other family members or children.

6. **Prioritize efforts that support women with time management.** Programs must prioritize efforts that assist women with time management and design interventions with women’s time use in mind. It is important to understand that women’s roles are not static, and they are continually evolving and shifting, and in transition. Prioritizing efforts that assist women to both manage and reduce their time will help to ensure they have manageable workloads, along with ensuring programs consider the pressures women face in regard to their time. It is also recommended that additional program strategies are considered that allow women to achieve a better balance between their paid and unpaid work. Appropriate gender awareness and community sensitization is another important strategy in supporting women with their time use constraints; whereby men understand that they have an important role to play with reproductive labour.

7. **Prioritize improved access to time-saving technologies for all women.** Given women’s high degree of time poverty, building on MEDA’s current efforts to improve access to time-saving technologies, particularly for WSAs, it is recommended that these efforts are expanded. Time-saving technologies can support women to do more work in less time. MEDA’s work has shown the dramatic impact that time-saving technologies such as tractor services and tricycles, have had in reducing women’s time poverty and overall work burden.

8. **Prioritize efforts to secure women’s land rights through community sensitization and public engagement.** It is recommended that efforts to improve women’s land rights for secure land tenure are continued. Land
ownership is vital for women to achieve authentic economic empowerment, greater well-being and prosperity. Ensuring secure land rights also decreases women’s overall vulnerability and improves their food security. Efforts to improve women’s land rights must work with both women and men and at various levels of influence: women and their households, customary leaders and governance over land/land administration systems.140

9. **Prioritize shifting gender and social norms appropriately around women’s work.** It is recommended that future initiatives intentionally aim to influence gender and social norms for improved women’s economic empowerment. Building on MEDA’s efforts to strengthen gender awareness through KFPs, Talking Book and MGAs, this learning paper suggests that gender and social norms are changing slowly, particularly in communities where men are being engaged as stakeholders, which is having an impact on women’s roles, time and work. Deep-rooted gender and social norms change slowly but as long as women bear the sole responsibility of unpaid work, their economic empowerment may be compromised. Men must be part of the discussion and engaged in dialogue as well.

10. **Prioritize engaging men and the community about gender roles and how social norms can be harmful to both women and men.** Building on MEDA’s efforts, it is recommended that future initiatives prioritize engaging men (i.e. husbands and partners) appropriately. Such engagement should include advocacy and dialogue with communities and community leadership as well to highlight how everyone can be more supportive of women.

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140 USAID. (2016). *Land Tenure and Women’s Empowerment*. 
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