GROWING POTENTIAL
AN ANALYSIS OF LEGAL AND POLICY BARRIERS FACED BY WOMEN IN HORTICULTURE IN GUATEMALA, NEPAL, TANZANIA, & ZAMBIA
GROWING POTENTIAL: AN ANALYSIS OF LEGAL AND POLICY BARRIERS FACED BY WOMEN IN HORTICULTURE IN GUATEMALA, NEPAL, TANZANIA, & ZAMBIA

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# ACRONYMS

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<th>Acronym</th>
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<tr>
<td>ADBL</td>
<td>Agricultural Development Bank Limited</td>
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<td>CPA</td>
<td>Comprehensive Peace Accords</td>
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<td>GER</td>
<td>Gross Enrolment Rate</td>
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<td>GLTF</td>
<td>Gender Land Task Force</td>
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<td>FFS</td>
<td>Farmer Field School</td>
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<td>UNFAO</td>
<td>United Nations Food and Agriculture Organization</td>
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<td>HODECT</td>
<td>Horticultural Development Council of Tanzania</td>
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<td>CRSP</td>
<td>Collaborative Support Program</td>
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<td>IFPRI</td>
<td>International Food Policy Research Institute</td>
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<td>International Labor Organization</td>
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<td>MFI</td>
<td>Microfinance institution</td>
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<td>MSME</td>
<td>Micro, small, and medium enterprise</td>
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<td>NLP</td>
<td>National Land Policy</td>
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<td>NBFI</td>
<td>Non-bank financial institution</td>
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<td>SACCOs</td>
<td>Savings and Credit Cooperative Societies</td>
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<td>TGNP</td>
<td>Tanzania Gender Networking Program</td>
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<td>UNDP</td>
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We also thank Drs. Chavanne Peercy and Sherry Gray who provided guidance, support, and feedback.
EXECUTIVE SUMMARY

In 2009 the Horticulture Collaborative Research Support Program (CRSP) at the University of California, Davis was established as part of an effort to reduce rural poverty and chronic malnutrition. Horticulture production provides individuals and families with the opportunity to better their social and economic circumstances through income generation and improved nutrition and health. However, in both agriculture and horticulture women in many developing countries earn lower wages and have access to fewer resources compared to men, despite the fact that women provide much of the labor in these sectors. To support the work of the Horticulture CRSP this report identifies barriers that have the potential to limit the benefits of horticulture production for rural women in four countries: Guatemala, Nepal, Tanzania, and Zambia. This report is divided into two components: a general overview covering broad findings and offering recommendations, and country specific analyses that offer more targeted research and recommendations for each of the study countries.

Research, including a literature review of global trends and country case studies, revealed efforts in all four countries to increase female representation in government, education, and civil society; improve the availability of skills-based training for women engaged in food production; address the complicated issue of land tenure and women’s right to property ownership; and extend access to credit and other financial services to rural women. Despite these efforts gender disparity persists in all four countries studied. The key findings are as follows:

FEMALE REPRESENTATION

In each of the four study countries women continue to be underrepresented in critical areas of society. Few women are elected to government positions. Quotas may serve to increase the number of women in government but do not ensure that women appointed to reserved seats accurately represent the views of rural and low-income women or that female officials play an active role in decision-making. While countries have made progress in closing the gender gap in primary school enrollment, females lag behind their male counterparts in secondary and tertiary education enrollment. Lower literacy rates and levels of formal education may preclude women taking on leadership roles in their communities.

SKILLS-BASED TRAINING

Extension services provide producers with education and assistance that allows them to increase yields, improve produce quality, identify markets, and boost income. Access to extension services and other skill-based training is limited for many rural women. Barriers inhibiting women’s equal participation include geographic location, time and mobility constraints, relevance of content, and the predominance of male extension officers.
LAND TENURE AND INHERITANCE

Even where laws affirm women’s rights to land ownership their access to land may be hindered by other factors. Cultural traditions, societal norms, history, religion, and customary law influence land inheritance producing complex webs of regulation and practice.

ACCESS TO CREDIT AND FINANCIAL SERVICES

The financial services offered by commercial banks often remain out of reach for rural women. These women face challenges in obtaining credit because of geographic location, poor infrastructure, low financial literacy, and lack of sufficient collateral. Microfinance institutions are growing in number but have made only moderate progress in improving financial inclusion.

RECOMMENDATIONS

The consultant team used the above findings along with country-specific analyses to develop a set of recommendations designed to address chronic barriers facing women in horticulture. Since some recommendations address more than one barrier or are nuanced subsets of existing barriers, the recommendations are divided into five categories that differ slightly from those presented in the findings section of the report.

LEGAL INFORMATION AND SERVICES

- Promote greater awareness of legal rights to ensure that women have sufficient information to enable them to make informed decisions.
- Improve availability of legal services by establishing clinics or other mechanisms for providing legal advice and representation that could help women challenge discriminatory practices.

TRAINING AND TECHNOLOGY

- Bolster existing extension services and work to target training and assistance to women to ensure that women have equal access to the benefits of extension education.
- Use extension to help women access higher stages of the value chain where more value is added and the potential gains are great.
- Increase the number of female extension officers to facilitate improved information sharing with female producers.
- Expand and replicate successful Farmer Field School models that harness local farmer knowledge and encourage collaboration.
- Pursue research to identify best practices for better engaging women in skills-based training for horticulture production that could be used to inform future programming decisions.
- Include low maintenance requirements and adequate instruction in the introduction of labor-saving tools and technology.
ORGANIZATIONS AND COOPERATIVES

- Support women’s farmers’ organizations and cooperatives that expand opportunities for rural women to better operations and participate in markets.
- Build the capacity of women’s civil society organizations and facilitate connections among these groups to strengthen their ability to influence public policy.

FINANCIAL SERVICES

- Expand financial literacy training through programs explicitly aimed at women to support greater financial inclusion and the success of female entrepreneurs.
- Build the organizational capacity of financial cooperatives to increase the chance of long-term sustainability through appropriate risk management.

MARKET ACCESS

- Develop value chain analyses to understand local potential for value-added horticultural products.
- Encourage the establishment of mutually-beneficial direct contracts between companies and women-led producer groups.
- Promote the use of equitable out-grower schemes that offer unique opportunities for smallholder market engagement.
- Cultivate buying agreements with local supermarkets, an intermediary market opportunity with greater security but less stringent standards than those demanded of exports.

A better understanding of the barriers that prevent women from fully realizing the benefits of horticulture production will assist Horticulture CRSP in pursuing strategies aimed at furthering its mission.
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INTRODUCTION

This report identifies barriers facing women in horticulture in four Feed the Future countries where the Horticulture Collaborative Research Support Program (CRSP) works: Guatemala, Nepal, Tanzania, and Zambia. Understanding these barriers will enable the Horticulture CRSP to carry out its mission – to improve food security, nutrition, health, and enhance income opportunities through horticultural development – more effectively (Bailey, 2009; Horticulture CRSP, 2013). Women working in horticulture production in these countries earn lower wages and have access to fewer resources than men, despite providing a majority of the sector’s labor (Bailey, 2009). Closing gender gaps that inhibit women’s ability to grow food is an important strategy for improving the efficacy of the Horticulture CRSP’s projects and for reducing poverty and hunger in developing countries (Sustainable Development Department of the Food and Agriculture Organization of the United Nations (SDD FAO), 2013).

Literature focused on horticulture is limited; research on global trends in agriculture provides a substitute for identifying barriers facing women in food production. Female representation, skills-based training, land tenure and inheritance, and access to credit and financial services are four common themes among these barriers. These themes manifest in different ways in each of the four study countries, informed by unique histories and legal policies. The challenges facing women in horticulture reflect legal and policy barriers as well as social, cultural, and economic obstacles.

FEMALE REPRESENTATION

Inadequate female representation in every aspect of society affects how women benefit from government, education, and employment. This report analyzes female representation in a variety of sectors, including government, cooperatives and associations, economy, and education to identify where representation is deficient and how this lack of representation affects women in horticulture. Some countries have made legal changes in recent years that ensure a certain percentage of decision makers are women and have recognized the need to increase the number of women participating in various levels of education. Representation among community-based women’s groups – such as cooperatives, farmers’ associations, or marketing groups – allows women to build social capital and a robust producer network. In these sectors female representation may provide opportunities for reducing gender disparities (Tamerius, 2010).

SKILLS-BASED TRAINING

Addressing women’s lack of access to agriculture and horticulture extension services is critical to improving women’s farm yields and increasing their incomes. Women’s low literacy levels, lack of time, and limited mobility often hinder their participation in skills-based training (International Food Policy Research Institute (IFPRI), 2008). A dearth of female extension workers further inhibits women’s participation in extension education for social and cultural
reasons. Tailoring these services to meet the unique needs of women farmers will expand the benefits of improved farm methods, crop varieties, and new technologies (IFPRI, 2008).

**LAND TENURE AND INHERITANCE**

Despite being responsible for growing a majority of the world’s food supply women own one percent of the land (SDD FAO, 2013). Limited access to land poses a significant barrier to women working in horticulture, affecting the size of their fields and the quality of the land they farm. Without land title women may choose not to invest in land improvements or plant perennial crops. Marital property rights, rights and access to legal transactions, inheritance practices, credit access, and a woman’s ability to appeal to a judicial system affect her access to land (SDD FAO, 2013). Women who have control over land tend to have greater financial independence and are more successful at providing for their families and increasing the productivity of their farms (International Center for Research on Women, 2012).

**ACCESS TO CREDIT AND FINANCIAL SERVICES**

Owning land provides farmers with the fixed assets necessary to gain access to credit. Without access to credit women farmers are unable to buy equipment, high-quality seed, and fertilizers that help them improve farm yields. Limited access to credit and inputs also makes it difficult for women to participate in more lucrative value chains or in more lucrative parts of the value chain, particularly those production steps that add value between the planting of a seed to consumption of the final product (Mehra & Rojas, 2008). To address rural women’s unique financial needs, governments, organizations, or banking institutions must find ways to provide access to insurance, savings, and credit opportunities (El-Fatal, 2012).

This report provides a brief summary of project methodology, a general overview of research findings, broad recommendations for the future, and country-specific information and analyses. By identifying the obstacles and possible solutions to the challenges that rural women producers face, Horticulture CRSP will be better positioned to meet the unique needs of these women in the countries in which it operates.
METHODOLOGY

This report identifies the legal and policy barriers that pose challenges for production, processing, marketing, and the sale of horticulture goods for women in Guatemala, Nepal, Tanzania, and Zambia. In addition, the report seeks to address the social, cultural, and economic obstacles affecting policy implementation, identifying these barriers and providing recommendations to support the work of the Horticulture CRSP.

Our five-person team of consultants, henceforth referred to as the team, conducted research over a three-month period. The team initially explored global trends in horticulture and then focused on barriers across four themes in each of the study countries: lack of female representation throughout society, access to skills-based training, land tenure and inheritance, and availability of credit and financial services. Where horticulture data was missing the team utilized information regarding agriculture and sought to minimize inclusion of data related to staple cereal crops. The team synthesized global trends in a literature review and engaged in extensive research focusing on the barriers in each country. Secondary sources included peer-reviewed journal articles, white papers and other non-government organization-based research, as well as websites and news publications. These sources offered varying perspectives that helped the team cultivate a holistic understanding of the study countries and critical barriers as well as guided the team in developing appropriate recommendations. The team primarily employed secondary sources to conduct research and analysis and then discussed findings with individuals who had experience in the field in the study countries. The team used these primary sources to corroborate, contextualize, or provide an alternative viewpoint to findings from secondary sources.

Each member of the team was given a specific area of focus but engaged with information from all research topics, study countries, and global trends. This division not only permitted the team to pursue targeted research but also allowed for information sharing and a collaborative review process. This process enabled each member of the team to benefit from the findings of other team members while retaining a specific focus. Information sharing was important in targeting statutory barriers since many countries have eliminated most explicitly discriminatory language from their laws. Specific barriers and initiatives designed to overcome them varied among the study countries, helping the team consider recommendations from multiple perspectives. This allowed the team to develop richer recommendations than would otherwise have been possible.

LIMITATIONS

The team faced a number of challenges while researching and drafting this report. One key limitation to the study was the accessibility and availability of data. For instance, there is limited analysis available on the effects of recent efforts to remove discriminatory language from statutes in each of the study countries. In addition, while there is a substantial body of literature on women in agriculture in the developing world, finding data specific to horticulture was more
challenging. Where countries operate with multiple legal systems, giving standing to both policies from government bodies and local customary practices the team found it difficult to interpret the full effects of discrimination. The details of these customary laws are not always well documented and may vary significantly across regions, ethnic groups, clans, and tribes. Additional research is needed to understand how best to negotiate two separate but valid legal systems.

Research on Guatemala and Nepal often linked the plight of women with certain marginalized populations that face persistent discrimination. This made it difficult for the team to distinguish between disparities associated with gender specifically and those that result from the limited economic, social, and political capital of these groups.

The team sought primary sources with country-specific knowledge to confirm secondary research data and offer additional insight. Reaching appropriate experts proved difficult because of geographic restrictions and time limitations. In one case, a language barrier complicated this process. Due to the project’s short time frame, the team was unable to assess certain topics, such as specific agricultural policies and tax laws that influence horticultural development. Similarly, the team only assessed subjects such as women’s participation in education, in brief.
FINDINGS

The following section provides an overview of key research findings. The findings listed below highlight common trends and provide a foundation for the team’s final recommendations. Consistent with the organization of the paper, the findings discussion centers around barriers categorized by four key themes: female representation, skills-based training, land tenure and inheritance, and access to credit and financial services.

FEMALE REPRESENTATION

In each of the four study countries few women have been directly elected to government office. Female representation in government office in Zambia declined in the 2011 elections from previous years. Tanzania’s October 2010 election yielded only 20 directly elected female members of parliament, accounting for roughly 8.3 percent of contested seats (United Nations Development Programme (UNDP), 2010). All four countries have attempted to increase the number of women represented in government. For example, the governments of Tanzania and Nepal have established quotas that reserve a specified number of seats for women (Falch, 2010; International IDEA, Inter-Parliamentary Union and Stockholm University, 2011). While these quotas offer the appearance of greater female representation, to be granted a quota position women often must be members of the elite and curry favor with powerful political party affiliates. As a result appointed women may share little in common with the broader female population. Beyond the implications for gender-sensitive policy development, understanding the viability of female candidates in elections provides insight into the level of political capital available to local women. In Guatemala, women in politics are often “tokenized,” meaning that they are accepted into political parties in an effort to secure additional public support but only assigned marginal roles that lack influence (Montenegro, 2002; Lopez, 2009; National Democratic Institute (NDI), 2013). While the team found it difficult to find concrete evidence that female government officials ensure that women’s issues are given greater consideration, international organizations often stress the importance of female political representation with respect to local governing bodies, such as land councils.

Strong government commitments to reducing disparity have contributed to a narrowing of the gap between males and females in primary school attendance in recent years. However, many rural women complete neither secondary school nor advance to tertiary educational institutions. Adult literacy rates among women are often lower than their male counterparts. Part of this effect reflects cultural norms. As girls age their school attendance drops off dramatically (World Bank, 2013a). For example, in rural areas of Guatemala nearly 66 percent of girls drop out of school before completing the third grade (Hall and Patrinos, 2006). Nepal’s gross secondary school enrollment rate is 48 percent for boys and 35 percent for girls (UNESCO-UNIS, 2012).

Research suggests that farmers’ associations and cooperatives provide an important means of supporting smallholders in boosting productivity and accessing markets (Jones, Smith, & Wills,
2012; World Bank, Food and Agriculture Organization of the United Nations, & International Fund for Agricultural Development, 2009). Although data available on these types of organizations operating within the four study countries are limited, these organizations hold particular promise for the advancement of rural women who benefit from the facilitation of social networks and pooling of economic capital (Davis, 2000). Women’s civil society organizations also play an important role in advancing women’s rights broadly. For instance, in Tanzania and Guatemala women-focused civil society organizations have secured a greater voice in the political arena. During Tanzania’s land reform efforts in the late 1990s, local groups advocating gender equality influenced the debate on major land reform legislation (Tsikata, 2003). In Guatemala women’s civil society organizations have gained influence with the country’s dominant political parties.

**Skills-based Training**

While the four study countries have distinctive extension systems as well as varying levels of technology access and technological proficiency, rural women in each country face critical barriers in the area of skills-based training. Rural women’s participation in training through extension services was hindered by a few key factors including geographic location, relevance of training content, conflicting demands on time, and predominantly male extension officers.

Women are often concentrated in the lower-skilled and lower-paid sections of horticulture value chains. The tasks they perform are necessary but generally require neither high levels of education and training nor do they provide opportunities for advancement. Extension services do not address areas of the value chain where women are mostly highly concentrated. As a result women neither receive training to advance their skills in low end production areas nor do they benefit from training that enables women to move up the value chain. With little experience and training, women do not garner the full range of potential benefits of horticulture production (Collet, Gale, & Walker, 2009; United States Agency for International Development (USAID), 2012). In Guatemala the division of labor within households reflects culturally-ascribed gender norms and encourages women’s participation in low-skilled activities while men dominate later stages of production, including sales and marketing. Although most smallholders in Zambia cultivate horticulture products, only a small percentage of these households sell to formal, high-value markets. Farmers cannot advance operations without knowledge of the composition and functioning of formal markets, market demands, and value-added processing (Hicaambwa & Tschirley, 2006; Sitko, Chapoto, Kabwe, Tembo, Hichaambwa, Lubinda, Chiwawa, Mataa, Heck & Nthani, 2011).

The multitude of household tasks demanded of women influence their schedules and mobility. Training opportunities often fail to consider geographic and time limitations specific to women. Thus women may not engage when efforts are not made to schedule workshops and training sessions during times and in locations conducive to their involvement. When women do not
participate actively, they do not obtain all of the information provided. Although extension agents may operate under the assumption that knowledge is shared within the household, research from all four study countries indicates that men frequently fail to communicate information learned from extension agents with their wives and other female family members (Republic of Zambia (GRZ), 2006).

In many countries the majority of extension workers are men. Educational disparities at the secondary and tertiary levels contribute to the gap between male and female extension workers. Research has shown that some women smallholders prefer female extension officers (Due & Temu, 1997; Wiebe, 2000). Male extension officers may attribute less value to training women or may confine instruction to a specific set of activities (Republic of Zambia, 2006; Quisumbing, Agnes R.; Brown, Lynn R.; Feldstein, Hilary Sims; Haddad, Lawrence; Pena, C., 1995; Collet, Gale, & Walker, 2009). To the extent that religious or cultural norms prevent open communication, knowledge-sharing, and questioning between male extension officers and female producers, training and hiring additional female extension officers will be crucial. Although religious practices are not a significant barrier to men and women’s interaction in Guatemala, strong and dominant cultural norms exist around the role of women in agriculture. Some countries, including Tanzania, have sought to increase the number of female extension officers.

**Land Tenure and Inheritance**

There is a large and growing body of literature exploring issues of land tenure in each of the study countries. Despite ample study this topic yields more questions than answers. In many contexts land ownership is a complex challenge – heavily influenced by history, religion, and cultural practice. A number of international organizations have encouraged land reform as a means of realizing economic growth and agricultural sustainability, with varying levels of success. The limited viability of this strategy suggests that land privatization may not always be the best approach. While individuals in study countries may not identify formal deeds to land as a major barrier, gender disparity is exacerbated in circumstances where titling for property is common and men are granted formal deeds, while women’s claims are less recognized. Further, titled land is a common prerequisite to obtaining credit.

Customary laws and traditional practices frequently govern land inheritance, making it a complex issue in each of the four study countries. Land inheritance laws disadvantage Nepali women and are conditional on age and marital status (Asian Development Bank, 1999). Many of Tanzania’s communities are patrilineal with customary laws that prevent or limit women’s inheritance of clan land (Carpano, 2010). Land under customary tenure in Zambia belongs to a clan or community. In the event of death or divorce Zambian women may suffer land grabbing, technically allowed by law, when clans choose to reallocate land to male relatives (Machira, Bweupe, & Chiyombwe, 2011; Social Institutions and Gender Index (SIGI), 2012).
In countries where laws prohibit gender discrimination and provide the opportunity for joint spousal registration, lack of awareness or cultural stigmas may affect implementation. Even when women have a strong understanding of their rights they may feel uncomfortable voicing opposition to common practice. In Zambia married women are unlikely to be awarded their own customary landholding unless they receive permission from their husbands (Machira et al., 2011). Without access to legal services, women cannot effectively challenge discriminatory practices.

ACCESS TO CREDIT AND FINANCIAL SERVICES

The financial services provided by commercial banks are often out of reach for rural women in the four study countries due to geographic location, minimum deposit requirements, considerable paperwork, and demands for formal identification. Policies of financial institutions, including restrictions on unsecured loans and minimum collateral and deposit requirements, also limit women’s access to financial services. Governments can support women’s access to credit through land tenure and inheritance policies that encourage female ownership of land. In Zambia access to customary land through a male relative is often inadequate for securing loans that stipulate land as collateral (Machira et al., 2011). A growing number of informal institutions offer opportunities to extend credit access to underserved rural and agrarian populations. The success of these institutions may depend on strengthening their organizational management and increasing the financial literacy of the rural customer base.
RECOMMENDATIONS

Based on the above research findings, country-specific initiatives, and the potential scope and capacity of Horticulture CRSP’s work the team formulated a range of recommendations aimed at improving women’s ability to benefit from horticulture development. Some suggested actions have broad applicability in the four study countries. Others are country-specific or take on unique dimensions in different country contexts. The team would advocate engaging in thorough stakeholder analyses to explore the potential for both intended effects and unanticipated consequences on a variety of actors prior to adopting any suggested measures. The recommendations are divided into five categories: legal information and services, skills-based training, organizations and cooperatives, financial services, and market access.

LEGAL INFORMATION AND SERVICES

Promote greater awareness of women’s legal rights

Each of the four study countries has made considerable progress in eliminating provisions from national policy that explicitly discriminate against women. Where national laws affirm women’s right to property ownership, such as in Tanzania and Zambia, efforts to expand awareness of these policies among both men and women could improve women’s access to land. Laws in Tanzania and Zambia allow married couples to register property jointly. Providing men and women with a full understanding of the laws governing land registration would allow spouses to make informed decisions. In some instances the benefits of joint registration extend beyond women’s increased financial security. For instance, the Government of Nepal offers a waiver of registration fees if land is registered in a woman’s name.

Improve availability of legal services by establishing clinics or other mechanisms for providing legal advice and representation

Even where women are informed of their legal rights to land and other assets they may be unable to challenge discriminatory practices. Facilitating access to legal assistance could empower women to seek stronger positions in household negotiations or even through formal litigation. Legal services play a critical role in helping female entrepreneurs navigate the challenges of business ownership, particularly when it comes to registration, licensing, and taxation.

TRAINING AND TECHNOLOGY

Bolster existing extension services and work to target training and assistance to women

Extension services offer critical technical assistance to women engaged in horticulture, enabling them to increase productivity, improve quality, fend off pest and disease, and identify markets. Rural women in the four study countries often face significant, competing demands for time that limit their ability to seek out and participate in extension services. By polling women in communities to determine the most convenient times and locations for workshops and other
training sessions, extension services would improve engagement. For instance, single-day training may stimulate greater interest from women. In Guatemala customizing training sessions to incorporate family units instead of individuals has proven beneficial. Similarly, extension should assess the content of offerings and seek to address the needs of local women. Providing extension officers with instruction that allows them to adapt training to women and arming extension officers with information regarding the importance of reaching women will improve the likelihood of successful female inclusion. Encouraging governments to devote additional funding to extension activities could allow more resources to be directed to programming that meets the unique needs of rural women. In Guatemala, some horticultural export firms operate training workshops specifically for women in response to the feminization of the workforce. Evidence suggests that the effects of this private sector training on participants extended beyond the field to improve women’s bargaining position in the household (Hamilton, Asturias de Barrios, Sullivan, 2002).

**Use extension to help women access higher stages of the value chain**

Extension’s support for women should move beyond basic production assistance to help women build networks and find viable markets. Farmers trained in simple processing techniques are better positioned to add value to horticulture products. This additional value compensates for limited market access in rural areas and poor infrastructure. Extension services should combine information about markets with crop-specific information to help women select the most appropriate crops given time, mobility, and input constraints.

**Increase number of female extension officers**

Achieving an increase in female extension officers will require governments expanding pathways for women to obtain employment through extension services. Vocational extension training remains out of reach for many rural women due to the associated cost and time commitment. Further, access to this specialized training occurs through select institutions, frequently located in urban areas, thus requiring considerable travel. By providing decentralized training programs or by making scholarships available to rural women, governments can increase the number of female extension officers. Governments could require recipients of either the decentralized training or scholarships to serve marginalized communities for a specified period of time as part of their participation. Agriculture ministries would boost interest and awareness by facilitating training and recruitment drives in underserved areas, regions with above average female participation in agricultural activities, and communities with strong cultural barriers preventing comfortable exchange between men and women.

**Expand and replicate successful Farmer Field School models**

The Farmer Field School (FFS) approach seeks to capitalize on local farmer knowledge and expertise by facilitating group-based learning and sharing. While frequently less formal than government-sponsored extension services, the FFS model can be a cost-effective method of
extending resources and information to more remote areas and encourage community-supported networks and ongoing collaboration. Regions of Tanzania and Nepal both have experience with the FFS approach.

**Pursue research to identify best practices for better engaging women in skills-based training for horticulture**

A review of projects that have successfully integrated female participants and provided training that meets women’s needs should be used to inform future projects. This research should include collecting data and information about training formats, communication methods, technology utilized, general demographic characteristics of women, and specific inclusion tactics.

**Include maintenance and instruction in the introduction of tools and technology**

In the production of some horticulture crops, instruments and equipment to assist in seeding, cultivation, and processing provide women with additional time and allow smallholders to expand operations or move along the value chain. In all four study countries women are concentrated in time-consuming and labor-intensive sectors of horticulture production; this leaves women with little time to perform other tasks or engage with other stages of the value chain. In some areas, laborsaving advancements are needed, but introduced technology must be of high quality and easily repairable. Rural areas with limited market access and underdeveloped infrastructure require technologies that are easily adaptable and do not require regular inputs or outside maintenance.

**Organizations and Cooperatives**

**Support women’s farmers’ organizations and cooperatives**

Farmers’ organizations and cooperatives serve a variety of crucial purposes, providing storage capacity, fostering networks, and putting forward cash advances. In addition, these groups aggregate product, build markets and increase negotiating power with buyers. Such organizations, which are often crop-specific or have a regional focus, prove particularly valuable when small yields rank among the greatest barriers to market access facing female producers. Providing additional resources and technical assistance to existing organizations will help these groups encourage productivity and market access. Furthermore, these organizations play an educational role, offering supplemental training in growing techniques, processing, and even small business ownership. Women-led farmers’ organizations and cooperatives are an ideal target but organizations with inclusive membership and diverse leadership offer another means of achieving the same goals. Women organized into farmers groups in Zambia received greater attention from public extension. Given Zambia’s highly rural and decentralized structure, organized groups are often the only mechanism for accessing financial and agricultural inputs.

**Build capacity of women’s civil society organizations and facilitate connections among groups**
Civil society organizations play a critical role in influencing public policy. Working to strengthen existing organizations or groups with strong community presence, particularly those that emphasize agriculture, horticulture, female representation, and women’s participation in the labor force, can affect change in policy or local institutions. These organizations also facilitate women’s access to social and economic capital, pooling limited resources and creating agency. Since the late 1990s women’s organizations have been on the rise in Guatemala. The National Union for Guatemalan Women’s initiative to encourage women’s participation in municipal councils has yielded some success. In Nepal women’s advocacy groups effectively lobbied for greater political representation, leading to passage of a mandate that women comprise one third of government representatives. Supporting these efforts can create a sustainable cycle where women gain agency, represent their own concerns, and identify transformations that truly benefit women.

Financial Services

Expand financial literacy training through new and existing programs aimed at women

When armed with more information women are better positioned to make prudent financial decisions and seek access to financial services. While financial services offerings continue to expand penetration may be limited by lack of financial literacy. In addition to underscoring the potential value of financial services targeted training programs could help women meet critical prerequisites, including filling out paperwork and obtaining formal identification cards. This training could be offered in tandem with horticulture-focused workshops. There are a variety of alternative options for delivering such instruction. One is to work with government-led extension services to see that financial literacy content is added to existing curricula. Another is to encourage targeted outreach through the growing network of institutions offering financial services. In Tanzania and Zambia these include Savings and Credit Co-operatives and other microfinance institutions. This training could be spearheaded or facilitated by farmers’ organizations or women-focused civil society organizations. Notably, working with extension services or farmers’ organizations would allow the efforts to be tailored to the needs of women in horticulture, offering specific guidance in creating budgets consistent with planting and harvesting schedules. While local financial institutions might be the most effective in ensuring that these efforts result in women’s increased financial inclusion, producers might see these organizations as less trustworthy given their vested economic interest. In areas where real opportunities for expansion and market access exist farmers would benefit from supplemental financial training focused on entrepreneurship.

Build the organizational capacity of financial cooperatives
Many developing countries, including the four examined for this study, have witnessed considerable growth in the number of small institutions offering financial services. This growth trend is an important development since the services of commercial banks often remain out of reach for rural women because of geographic location, minimum deposit requirements, demand for proof of identity, or overwhelming paperwork. However, in many cases this surge in less formal financial institutions has not led to a dramatic rise in rates of financial inclusion. While increasing financial literacy will expand the potential customer base, improving the effectiveness of these institutions will bolster their reputation. Providing capacity building to help these institutions increase transparency, appropriately manage risk, and communicate with stakeholders will raise the quality of the services offered and improve the chances for long-term sustainability.

**MARKET ACCESS**

*Develop value chain analyses to understand local potential for value-added horticultural products*

Context-specific value chain analyses can inform critical decisions by local producers and farmers’ associations, providing a foundation for individualized or group business plans and budgets. Tapping local resources for this work would ensure that context is given greater consideration in the analyses and increase the likelihood that materials are kept up to date. While in-country firms may offer these services, partnering with local universities provide another option. Where this research exists, as in Zambia, sharing information with producers should be prioritized. Building these partnerships and connections would promote ongoing research and allow farmers to benefit from the findings.

*Establish direct contracts between companies and women-led producer groups*

In Guatemala and Zambia, where export-focused horticulture has a stronger presence, exploring partnerships to link producers to businesses may be of particular benefit to women. Companies often contract exclusively with men despite women’s critical role in production. Forming partnerships and networks that provide a place for women at the negotiating table would give women a voice in contract terms. Companies, particularly those that market to populations in the United States and Western Europe, may find marketing advantages or an opportunity to realize corporate responsibility goals in implementing fair agreements to source from women producers. Building connections between strong producer groups and potential buyers could facilitate mutually-beneficial direct purchasing relationships.

*Promote the use of equitable out-grower schemes*

Out-grower schemes link individual producers or groups of farmers with businesses that process horticulture goods for further sale. While partner businesses involved in these arrangements will seek to maximize their profit, they also provide training, technology, and other support to farmers in the interest of guaranteeing produce of consistent quality and quantity. In cases where
farmers’ organizations have sufficient quantity these agreements afford unique capacity building potential. Clear contracts that entice companies but also ensure that farmers will have a market for their product are important. Out-grower schemes have met with some success in Zambia; in cases where this model failed the needs of both producer and purchaser were not addressed through clear and equitable contracts.

**Cultivate buying agreements with local supermarkets**

A number of large supermarket chains are expanding operations in developing countries. Local branches of these supermarkets demand a certain quality and quantity of product that is unrealistic for some producer groups. For others local supermarkets provide a chance to tap a growing intermediary market. This intermediary market boasts less stringent standards and fewer infrastructure needs than necessary for export but offers greater security than afforded by other local markets. The majority of Zambia’s produce is sold in open-air markets but linkages between smallholders and supermarkets represent an important opportunity for accessing higher-value markets. Working with formalized supermarkets provides farmers with experience that can eventually facilitate transition to export markets. In Zambia many supermarkets have branches that process fresh produce for local sale or export markets. Connecting with supermarkets creates new opportunities for sale of produce to both the supermarket and processing branches of the business.
Guatemala is a lower-middle income country in Central America that shares its borders with Mexico, Honduras, Belize, and El Salvador. Approximately 40% of its 14.3 million inhabitants are indigenous. Agriculture is a large driver of the country’s economy, as it comprises about 66% of all of Guatemala’s export earnings, and 40% of all employment. Guatemala is a major exporter of non-traditional agricultural products, more than doubling the volume of its fruit and vegetable exports from 1992 to 2001. Approximately 54% of Guatemala’s total population lives below the poverty line. However this rate is much higher in the rural areas and the Highlands, with 70 to 80% living below the poverty line. Due to a history of economic, social, and political exclusion, the indigenous population tends to be the most vulnerable group in Guatemala in terms of malnutrition, poverty, and high stunting rates. And among these groups, female-headed households are often the most destitute.

Key Findings

- The most vulnerable populations in Guatemala are the country’s indigenous. Constituting over 40 percent of the population, these groups have the highest rates of poverty, malnutrition, and stunting. The indigenous populations are overrepresented among the uneducated, with lower literacy rates and higher drop out rates, limiting participation in high-level decision-making roles.
- Guatemala has one of the lowest rates of female legislators in Latin America. Only about 24 percent of deputies in Congress are women. Women are even more underrepresented at the local level. In the 2011 election, out of 333 mayoral races only seven women were elected. As a result, women’s rights and needs are not prioritized.
- There is disparity in women accessing skill-based or vocational training. When agricultural training sessions are offered in rural areas, over 70 percent of participants were men. Subsequently, men took greater control of the smallholder farms, while women provided more unpaid labor to the farms. This access barrier stems partly from cultural norms about the role of women in production, and a lack of female extension officers.
- The rise of non-traditional agricultural exports in Guatemala has led to the increase of large corporations contracting with rural farmers. Companies tend to contract with men, in part, because these companies benefit from the unpaid labor of the man’s family. Training through these companies typically targets men. Subsequently, women often remain invisible and unrecognized in interventions that are aimed at upgrading producers in the value chain.
- Indigenous populations are disproportionately underrepresented among landowners, owning only 24 percent of the Guatemala’s land. Landlessness limits entry to modern value-chains.
- Smallholder, indigenous farmers often lack the necessary resources and must rely in credit to
Recommendations

• Provide training that increases women’s knowledge in higher value-added steps of the value chain. Women in Guatemala are concentrated in low-skilled, labor-oriented tasks like planting, weeding, and harvesting. Training to support women should be targeted to their specific needs: providing information about technology and tools related to production; building access to network and enterprises to encourage income earning opportunities; education on planning and controlling finances; and knowledge on accessing markets to sell their products. Involvement in higher levels of the horticulture value chain is commonly perceived as a “male activity”. As such, training should also be targeted at both women and men to encourage women’s engagement with these advanced stages of the value chain.

• Target extension training at entire families or households, rather than individual heads of households. Farming in rural Guatemala is typically a family affair. Yet over 70 percent of people who participate in extension services are men. It is often assumed that this knowledge would be passed on to the whole household, but this is usually untrue. Training that target the entire household could increase productivity of all family members.

• Provide more vocational and skills training in rural regions. Both women and indigenous populations are typically excluded from vocational and skills training; lack of proper infrastructure in rural areas limits these groups’ access to relevant training. Extension services should also be adapted for these populations by making sure these training are offered in a variety of indigenous languages, taught by female extension officers, and held for a duration of one day to accommodate women’s schedules.

• Connect women farmers with strong civil society organizations. Since the late 1990s, women’s groups have been gaining prominence in Guatemala. Linking farmers to women’s networks that are strongly developed could provide examples of effective organizations and encourage women farmers’ participation in skills training, cooperatives, and advocacy.

• Encourage export-oriented produce companies to contract with women or entire households. Export-oriented horticulture companies tend to contract with men and benefit from the unpaid labor of their households. Both spouses should be included in the language of the contract and wages should be adjusted accordingly. In this process, women may have better access to skills training for higher levels of the value chain.

• Support institutions that tailor loan conditions to accommodate smallholder capabilities and resources. Smallholders typically invest through intermediaries that specialize in providing credit to the agricultural sector. Formal financial institutions could benefit from the business of smallholders by targeting these groups. Institutions that already work with these groups, such as Banrural, should be encouraged to actively reach out to the female and indigenous population. To reduce risk for lenders, the Government of Guatemala should engage in risk transfer programs. These programs would incentivize lenders to lend to more disadvantaged populations as risk would be reduce via credit guarantee funds or other risk-subsidizing mechanisms.
Female Representation

Indigenous representation

In Guatemala many of the current disparities faced by women can be tied to active discrimination and exclusion of the country’s indigenous populations. This group tends to be the most vulnerable in terms of malnutrition, poverty, and high stunting rates. Among these groups, female-headed households are often the most destitute. Approximately 40 percent of Guatemala’s population is indigenous and 80 percent of the indigenous population is settled in rural areas of the country, especially in the Western Highlands of the region (Central Intelligence Agency (CIA), 2012). The poverty rates in these regions are much higher compared to the rest of the country, with 70 to 80 percent of the population living below the poverty line (Minority Rights Group International (MRGI), 2008; World Bank, 2012b; CIA, 2012).

The history of active economic, social, and political exclusion of indigenous populations was exacerbated by Guatemala’s civil war, which ended in 1996 (Hamilton, Asturias de Barrios, & Sullivan, 2002). During the civil war, the indigenous were actively targeted by the military regime, as some indigenous initially supported the leftist guerilla movements hoping these groups would address the economic and political marginalization of the indigenous communities. Over 200,000 Guatemalans were killed or forcibly disappeared during the civil war; of those who were identified, over 80 percent were indigenous. In addition, large percentages of the indigenous population were left displaced and unable to support themselves (Center for Justice and Accountability, 2013; National Democratic Institute (NDI), 2013). Considering the historical exclusion of Guatemala’s indigenous populations and the further discrimination faced by indigenous women in the country, the subsequent discussion of barriers women face in realizing the benefits of horticulture production are primarily focused on indigenous women.

Legal Representation

In Guatemala both women and indigenous populations have been historically excluded from the political realm. Often times this was through direct policy means such as actively prohibiting women from participation in the electoral process. Literate women were only granted the right to vote in 1945 and illiterate women in 1965, although illiterate women’s right to vote was rescinded during the civil war and not reinstated until the new constitution was established in 1985 (NDI, 2013; Center for Justice and Accountability, 2013; United Nations High Commissioner for Refugees (UNHCR), 2008). Interrupted opportunities to participate in electoral politics have hampered the development of a participatory democratic tradition among women. Indigenous women, who are overrepresented among Guatemala’s illiterate population, have had even fewer opportunities to cultivate a culture of engagement with electoral politics.

There have been recent efforts by the Guatemalan government, local civil society, and international organizations to create an environment of equal representation in
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government. The number of women voting is increasing rapidly. Guatemalan election authorities, with the help of UN Women, carried out a campaign to decentralize voting stations prior to the 2007 and 2011 general elections to ensure both women and rural voters were able to participate in the electoral process. In 2011 women represented the majority of registered voters for the first time, with 51 percent female voters compared with 49 percent male voters (NDI, 2013; United Nations Entity for Gender Equality and the Empowerment of Women, 2011). Similar effects have not been seen among indigenous voters, who only saw minimal increases in voting. While constitutional law permits universal suffrage, indigenous people's voting rights are still constrained by exclusionary social practices such as tedious voter registration requirements, elections scheduled during harvest season, and inadequate transportation from rural areas to the voting stations (Cojti, 2011; Lopez 2009; Montenegro 2002; NDI, 2013; MRGI, 2008).

Following the civil war Guatemala actively sought to eliminate formal discrimination from its Constitution. Article four of the Constitution does not have specific provisions about gender equality but does include language regarding equality for all individuals. In addition, the Constitution was updated by decree to criminalize discrimination in 2002. The Constitution includes a blanket non-discrimination clause; however, this clause does not specifically mention discrimination on the basis of gender. Despite there being anti-discriminatory legislation gender discrimination still persists, as prosecution of discriminatory acts is contingent on the government’s willingness to act. However, this has not been prioritized due strong patriarchal traditions in the judicial administration (Cojti, 2011; Committee on the Elimination of Discrimination Against Women, 2008; NDI, 2013).

Guatemala has faced an unstable political environment since the end of its civil war; its political institutions are weak and corrupt, and this inhibits the ability to impose major policy changes (Montenegro, 2002; NDI, 2013). De facto discrimination continues to exclude the indigenous communities from the country’s legal and political systems (Cojti, 2011; NDI, 2013). For example, the new Constitution recognized the existence of indigenous groups and provided for the state to respect their rights to use indigenous languages, traditional dress, and socially organize. However, this law has still not been officially enacted. Without formal enactment of the right to socially organize, indigenous groups face strong limitations in organizing new political parties. This is particularly problematic as existing political parties often fail to address the unique needs and demands of indigenous communities. In these political parties indigenous people are only given marginal roles, and lack any real decision-making power (Cojti 2011; Lopez 2009; Montenegro, 2002; MRGI, 2008).

Representation in government
Despite recent surges in numbers of women voting in Guatemala, females are still underrepresented in elected positions. Guatemala has one of the lowest rates of female
legislators in Latin America. Of the 158 deputies elected to Congress in the 2011 election, only 21 were women and 18 were indigenous. In the 333 mayoral races held the same year there were no indigenous candidates and only seven women were elected (Cojti, 2011; Montenegro, 2002).

The Guatemala’s democratic system operates in an arena in which a small number of dominant political parties have control, which reduces participation of other existing parties or the emergence of new political parties. Without competition pressuring dominant parties to serve marginalized populations, women’s opportunities for participation in legislative decision-making are limited. Although political parties are open to men and women equally by law, this often does not occur in practice. As many women’s groups are increasingly organized around political aims and are able to have strong influences on citizen viewpoints, many political parties have a growing interest in addressing the concerns of the female demographic. Although women’s organizations promote voter turnout, they do not have the ability to nominate women as candidates for Congress, as this falls to political parties (Grobakken, 2005; Lopez 2009; Montenegro, 2002). As a result, there are relatively few women in Congress, and women’s rights and needs are not prioritized. Many of the current parties include some women but inclusion in the party does not translate to participation in Congress. Women are typically given marginal roles and lack any real decision-making power. National political parties often restrict indigenous members’ access to decision-making posts within the party’s structure, thereby effectively excluding them from exerting influence in the wider political arena (Lopez, 2009; Oxfam Canada 2011; Plant, 1998).

**Skills-based Training**

**Access to training and technology in rural Guatemala**

In Guatemala increasing agricultural productivity is an important strategy in reducing poverty. Agriculture accounts for almost 40 percent of employment (CIA, 2012). This number is significantly higher for the mostly indigenous, rural population with approximately 70 percent participating in some sort of crop production, typically smallholder family agriculture (World Bank, 2012b). In the past these ventures were typically subsistence based, but with Guatemala’s recent agricultural export boom (increasing by 78 percent since 2000), market-oriented production is expanding in indigenous communities. Subsequently, there has been a significant modernization of production methods in order to become more competitive in the global market (Barham, Carter, & Mesbah, 1996; International Fund for Agricultural Development (IFAD), 2012).

For the rural population, especially the indigenous groups, there is a significant gap in both access to new means of production and knowledge of how to use them (Hamilton, et al., 2002). In rural areas education and training play a pivotal role in helping smallholder farmers increase their productivity (IFAD, 2009). Skills development is particularly important to rural women, who have different training needs than men, since they often shoulder the responsibility
of domestic work and childcare in addition to any income producing work (Hintermeister, 1984; International Labor Organization (ILO), 2012).

**Information access and horticulture productivity**

The key to overcoming gender disparity in accessing technology and tools, and promoting equal participation in production means is rooted in understanding how labor on farms is divided across gender lines (Katz, 2003). In rural Guatemala, there are specific gender ascribed norms for most tasks in crop production, as it is typically a family affair (Collet, Gale, & Walker, 2009). The woman’s role in horticulture production is often in harvesting, while the man controls marketing and sales (United Stats Agency for International Development (USAID), 2012). While there are no explicit policies that bar women from accessing skill-based or vocational training, this discrepancy in production roles hinders equal participation. In a study of Kaqchikel women in the Western Highlands of Guatemala, many women stated that they simply did not know how to participate in the marketplace. Many women in this study said that this was considered the responsibility of their husbands or the male heads of the household. Studies estimate that when agricultural training sessions were offered in rural areas over 70 percent of those who attended were men (Hamilton, et al., 2002; Weibe, 2000).

Gender disparities in training participation limits information available to women. Extension programs often assume that the information learned will be passed on to all members of the family. This is not always the case. In the long-term, failure to share information increases the gender inequalities in agriculture production. With training men adopted more technical production knowledge and skills, leading to an increase in their productivity and income. This is closely related to representation, as after training rural men’s participation in cooperatives increased and women’s participation remained stagnant. Subsequently, men were able to take greater control of the smallholder farms, while women’s share of unpaid labor on these farms increased drastically (Hamilton & Fischer, 2003).

In Guatemala women are typically only engaging in labor related activities such as weeding, planting, and harvesting. Extension services target landowners, who are usually male. Women’s concentration at early stages of the value chain and lack of land ownership preclude their participation in more advanced training offered by extension. Lack of training reduces women’s employment opportunities in agriculture (Ashby, 1981).

In the past decade many projects have attempted to increase the number of training opportunities in areas with high concentrations of women. However, these projects acknowledged that women’s access to extension services may have been constrained because most extension agents are men (World Bank, 2010b; Food and Agriculture Organization of the United Nations (FAO), 2011). Studies have shown that male
extension agents connect less effectively with female farmers despite no explicit cultural restraints on interactions between men and women. Women's roles in production and the horticulture value chain because of ascribed gender responsibilities in farm production affect how male extension officers perceive female farmers. These ideas have encouraged men to attribute a lower level of importance to training that targets women (Ashby, 1981; Hamilton, et al., 2002; Weibe, 2000).

The need for training that targets women
Women in Guatemala face significant barriers in accessing relevant training. Obstacles include: low literacy levels, less property ownership, domestic obligations, and training that primarily targets men. The most marginalized among Guatemalan women are landless, female-headed, indigenous households. These households have the highest levels of poverty and face the greatest access issues to any type of agriculture training (United Nations Development Program (UNDP), 2011). Women have different needs and different variables affect their participation rates; studies show that addressing these challenges is important to increasing women’s involvement in training.

The rise of non-traditional agricultural exports in Guatemala has led to the increase of large corporations contracting with rural farmers. Companies tend to contract with men, in part because the companies will benefit from the unpaid labor of the man’s family. As a result, training done by these companies typically targets men. Subsequently, women often remain invisible and unrecognized in interventions that are aimed at upgrading producers in the value chain (Monu, 1988; Verhart & Pyburn, 2010).

Land tenure and inheritance
Guatemala ended its 36-year civil war with the 1996 Peace Accords. In its aftermath large percentages of the population were left displaced and unable to support themselves, exacerbating the already inequitable land distribution. Guatemala has the most inequitable land distribution in Central America as measured by its Gini coefficient for land distribution of 0.86 where 1.0 represents perfect inequality (Grobakken, 2005; FAO, 2004). The 1996 Peace Accords emphasized the need for land reform, noting the need to provide women with greater opportunities for land ownership. Minimal progress has been made in achieving land equality (Carter, Barham, & Mesbah, 1996).

Access to land for indigenous populations
The most vulnerable populations in terms of poverty, malnutrition, and stunting are those who live in the rural areas. In addition, these groups are predominantly indigenous and do not own land. Among the most vulnerable indigenous groups are: 1) Small-scale farmers in eastern transitional lands near the border with Honduras, 2) Small-scale farmers in northern lowlands and highlands (primarily in Alta Verapaz), 20 percent of whom are landless and the rest have land but no title, 3) Small-scale farmers in the western volcanic lands, transitional lands, and highlands, of whom 54 percent have little or no land (Hamilton et al., 2002; USAID, 2012). Not owning land is a
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major barrier for indigenous groups, as land ownership is both a signifier of wealth and indicates access to other resources that can increase horticultural productivity.

Inequitable land distribution can be seen in the distribution of arable farmland in Guatemala; an estimated two percent of the population controls roughly 70 percent of the country's usable farmland. This distribution, which reflects discrimination against women and certain ethnic groups, has intensified the economic polarization of Guatemalan society. Only about 24 percent of farmland is in the hands of indigenous people, despite the fact that the majority of indigenous people engage in some sort of agricultural activity and represent 40 percent of Guatemala's population. Many indigenous farmers lack legal titles to the land they farm (UNDP, 2010a, UN Women and Health Program 2011).

Entry into modern production chains frequently requires land tenure, and the ability to make investments in infrastructure, such as: greenhouses, irrigation systems, and packing sheds necessary to deliver the quantity and quality of produce demanded by buyers. Land rights are inherently tied to accessing capital and credit, as proof of title deed is generally required to serve as collateral for accessing loans. Smallholder, indigenous farmers often lack resources to invest in the necessary farm equipment to compete in horticulture markets without credit (Hamilton & de Barrios, 2002; Katz 2003; Quisumbing, Brown, Feldstein, Haddad & Pena, 1995).

Those who own land in the rural areas typically contract with large-scale commercial businesses. Exports of non-traditional agricultural products, such as snow peas, green beans, and mini-vegetables grew by 541 percent between 1999 and 2008 in Guatemala (CIA, 2012). Contracting households are typically male-headed with higher than average income levels and larger household sizes. Commercial agricultural companies are interested in these households because the companies know that the households can deliver larger quantities of agricultural goods due to assistance from unpaid family labor. Not only are women less likely to own land, they are also less likely to receive contracts from these large-scale businesses which can be a beneficial source of revenue for households. Only six percent of female-headed households are contracted with commercial companies (Mehra & Rojas, 2008).

Access to land for women

There are no legal restrictions to women’s ownership or access to land in Guatemala. However, only 27 percent of titles to landed property belong to women. This number is even lower for indigenous women among whom only six percent farm land to which they have a title. Fifty-eight percent of Guatemalan women are landless and typically work as hired labor. The small percentage of female landowners stems from strong socio-cultural and financial barriers (United Nations Development Programme (UNDP), 2010a; Montenegro, 2002).

The average landholding in rural areas of Guatemala is 0.7 hectares. When a household
buys a plot of land—despite being jointly registered under the names of both spouses—women typically do not have control over what is produced on that land; their inclusion on the title does not translate into ownership in practice. In only 11 percent of cases where titles are registered to one individual is the woman’s name given (Hamilton, 2002). It is difficult to ascertain if these women also have only tokenistic ownership of their land or if this registration indicates greater control for these women farmers. Indigenous populations in Guatemala are characterized as patriarchal with respect to landholding and land-use decision-making. This influences control of agricultural incomes and other economic resources (Katz, 1995). Despite contributing labor to the production process, women do not benefit as much as their male counterparts because women have little control over the money received from the production of horticultural goods (Hamilton, Asturias de Barrios, & Tevalán, 2001; Hamilton et al., 2002).

Land reform in Guatemala
While there is no explicit law prohibiting indigenous people in Guatemala from accessing land, attempts at land reform have been unsuccessful. During colonization indigenous farmers were relocated to the most unproductive farmlands, where they struggled to survive from subsistence farming. The 1952 Agrarian Reform law sought to redress this but resulted in a coup and the beginning of Guatemala’s civil war. The civil war reinforced land inequality, as the best lands were awarded to military officers and rich landowners tied to the military regimes (Grobakken 2005; Melville & Melville 1971; Viscidi 2004).

After the civil war ended hundreds of thousands of internally displaced people sought to return to land they had previously occupied without formal title, while others tried to acquire new land. The redistribution of land to these people and to the Mayan indigenous population was prioritized in the 1996 Peace Accords. However, attempts to implement these policies have remained stagnant (Katz, 2000; Viscidi, 2004). The role of land reform in initiating the civil war has contributed to a climate that is resistant to land reform (World Bank, 1995).

ACCESS TO CREDIT AND FINANCIAL SERVICES

Guatemala’s financial sector
The Guatemalan financial system includes 18 banks and 14 informal financial institutions. Guatemala’s central bank, Banco de Guatemala regulates banking institutions (Government of Guatemala, 2013). Guatemala’s financial sector was only liberalized in the early nineties, which led to a massive increase of banks, foreign banks, and other financial institutions. Ten years after this liberalization, the banking system crashed because of volatility in coffee prices upon which the economy was heavily dependent. In the aftermath of this downturn, many Guatemalans were unable to pay back their loans, leading commercial banks to curtail lending (United Nations Environmental Program (UNEP), 2006). Subsequent international development aid to Guatemala prioritized supporting a new legal framework for banking, anti-money laundering, financial supervision, and central banking to meet...
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international standards and strengthen the country’s ability to withstand financial shocks (Morrison & Fay, 2002; United States Department of State, 2012 (USSD); World Bank: Project and Operations, 2013). Recently, the banking sector has remained fairly stable and the number of loans made available to the public is increasing rapidly.

Rural financial access
Historically, loans were only made to fairly low-risk individuals in urban areas due to the instability of the financial sector. Offering loans and credit to rural areas, which host 54 percent of the country’s population, was not a major priority for Guatemala’s financial institutions (CIA, 2012; UNEP, 2006). In the past decade the Government of Guatemala has made efforts to expand credit access to rural populations, especially targeting the indigenous groups. One such investment was Banrural, an agrarian bank, which provides 94 percent of all loans given to rural dwellers. Banrural currently has over 200,000 clients, 60 percent of whom are indigenous. The bank is specifically designed to serve the rural demographic and is the only bank to target indigenous populations; its services are offered in 20 indigenous languages and the default interest rate is under 1.5 percent (Trivelli & Piselli, 2007; World Bank, 2008).

Women’s access to credit
There is no legal restriction on women’s access to bank loans in Guatemala. However, access to formal loans is limited for indigenous women. Banrural grants very few loans to women for agricultural activities and indigenous women are generally unable to obtain loans because they lack title deeds or other assets that could be used as collateral. Owning land is central to securing credit and the majority of women do not own land. These requirements leave individuals with low incomes and non-land assets with few opportunities for obtaining credit (Barham et al., 1996; Diagne, Zeller, & Sharma 2000; Mushinski, 1999).
Nepal

Nepal is landlocked in south Asia, nestled between India and China. Nepal’s population is over 30 million; many Nepali men work abroad and send remittances back to their families. Over half of Nepal’s population falls below the poverty line, living on less than two dollars per day. Agriculture comprises 38% of the GDP, and remittances contribute approximately 23%. Physical infrastructure and poor physical connectivity are major issues in Nepal. Nepal has the lowest road density in south Asia; communities in the hill areas must travel an average of four hours to reach the nearest road. Nepal has suffered two decades of political instability and paralysis since the outbreak of the civil war, ending with the peace agreements in 2006.

There are laws advocating for women’s status as equal members in society, with equal rights and responsibilities to men. Women’s advocacy groups have actively petitioned for women’s rights, but women still face many barriers in Nepal at large, and in horticulture production.

Key Findings

Nepal’s Dalit communities are highly marginalized. Dalits are typically not allowed to enter public spaces such as temples, restaurants or other common areas. Dalit women face enormous obstacles, as they are discriminated against in society and within their own communities.

Nepal has a quota mandating that at least one third of government bodies are females. This quota emerged following pressure from women’s advocacy groups. Although many government bodies have met this quota, elected women are not representative of the women of Nepal because their participation is often dependent on kinship to male politicians rather than skills or qualifications.

Nepali women constitute approximately 90 percent of the agriculture workforce. In most cases, their work is not considered as formal labor. Women work longer hours than men due to household and agricultural responsibilities but are offered poor extension services in comparison to their male counterparts. Extension services rarely cater to women. Because women have temporal and geographic limitations, they are often unable to access training that does not actively seek to include women.

Approximately 22 percent of the Nepali population is landless. Land inheritance laws discriminate against women, where a woman’s inheritance is conditional to her age and marital status. Clear titles are often required to serve as collateral and acquire credit. Subsequently, women are often unable to access credit to improve their businesses, and are in perpetual poverty.

Adult women’s literacy rates lag drastically behind that of men, at 48.3 percent and 73 percent respectively. Literacy and basic education are important building blocks for developing skills and accessing technology for enhancing horticulture production, such as learning specific practices, utilizing financial resources, and participating in markets. Educational disparities, specifically related to literacy, may also inhibit women’s understanding of their legal rights.
Promote collaboration between various stakeholders such as female advocacy groups, government and international donors to encourage comprehensive programs that seek to address issues of women’s representation across all relevant sectors.

Encourage women’s participation in decision-making positions within committees, commissions, and political forums. Governments may need to provide women with resources and trainings to develop the skills required for becoming political candidates and leaders. Since political culture is strongly male dominated, political parties should promote female candidates. This can be done through funding candidates and women party members. Additionally parties can mandate party balance between genders and in party management and committees. Moreover, all candidates should be provided with training in gender related issues. Political parties should discuss how to create an enabling environment that promotes the participation of women.

Build support and capacity for female land ownership. Various stakeholders such as communities, female advocacy groups, and donors can collaborate to promote an environment that encourages land ownership by women. This will require collaboration at many levels, from holding community sessions to discuss the importance of women owning land for individuals and the community as a whole, to providing legal incentives, implementing laws, or enacting policies that facilitate land ownership for women. The current registration fee waiver for registering land in a woman’s name is one such example. Similar legal incentives should be integrated into the legal system.

Offer training in financial literacy for all people in Nepal, especially women. Women have limited access to financial resources; informing women about minimum requirements, potential benefits, and how to utilize the legal system could increase their access to credit and enable the potential of women-led horticulture enterprises.

Identify opportunities to increase accessibility of financial services to women. Cooperatives and other informal institutions could decrease the threshold for women to borrow, especially on small loans. Financial institutions, community organizations, NGOs, or other stakeholders should provide education to facilitate the borrowing and repayment processes. Accepting moveable (i.e. non-land) forms of collateral would improve women’s ability to borrow.

Provide extension services that actively target women and serve their unique training needs. Women in Nepal are restricted in terms of travel. Single-day training activities where educators come to farms or communities would minimize mobility barriers faced by Nepali women. Additionally, any technology provided should be simple and require minimal maintenance or repair. Training should include an emphasis on appropriate care and maintenance of any technologies introduced to minimize mobility or infrastructure access issues prevalent in Nepal.

Increase the number of female extension agents. There are cultural barriers that dictate interaction between men and women in Nepal. Additionally, extension workers often target landowners, who are often male and do not communicate the information with the rest of the household. Female extension officers could interact with women farmers more freely and ensure that women are getting the training support to improve their production and processing methods.

Recommendations
 Representation in the Dalit community

The Nepali population is a mosaic of diverse ethnic groups and caste systems. The country’s social structure is highly influenced by Hindu principles. There are four main castes in Nepal: Brahmans—priests—who are at the top of the caste system, followed by Kshatriya—kings and warriors, then Vaishya—merchants, and finally Sudra—peasants and laborers. The other groups, which are socially excluded from the caste system, are known as Dalits or the untouchables. The Dalit community is estimated to be 13 percent of the population, though the true number is often believed to be higher (20 percent). Of all communities the Dalits are the most marginalized and face discrimination within their own communities. Discrimination against the Dalits includes enforced banishment from public spaces and no access to public services (World Bank & Department for International Development (DFID), 2006). In addition to being excluded from using communal water taps, Dalits are also barred from entering public spaces such as restaurants, temples, or taking part in cultural events (Dalit Welfare Organization (DWO), 2013).

Within Nepal, Dalit women suffer the repercussions of discrimination the most as they face exclusion and discrimination for both their gender within the country and their own communities, as well as marginalization as members of the Dalit caste. Despite an official government ban on discrimination in 1963, caste-based discrimination persists (World Bank & DFID, 2006).

Representation in government

In 1996 an insurgency led by Maoist extremists broke out in Nepal, leading to a decade long civil war between Maoists and the government. Due to the government’s instability, King Gyanendra temporarily gained control over the government twice in 2002 and 2005 (BBC News, 2013). In 2006, after much negotiation between political factions, the comprehensive peace accords (CPA) were signed and a constituent assembly (CA) was created with the task of writing the country’s new constitution (Jagaran Nepal, 2012). After repeated failures to draft a new constitution the CA was dissolved in 2012 and an interim government currently oversees Nepal (Central Intelligence Agency (CIA), 2013).

In the elections following the CPA, a committee tasked with drafting an interim constitution was formed (Falch, 2010). This committee initially had no female representatives but women’s advocacy groups protested. Consequently, four women and one representative from the Dalit community were added to the six original male members of the committee. In response to public pressure from women’s groups, the interim constitution includes a clause promoting affirmative action for female political representation. The interim constitution stipulates that at least one third of candidates in the constituent assembly and other government bodies must be women. This clause contributed to high participation (35 percent) of female candidates in the 2008 election (Falch, 2010).

Though the one-third quota has been met in some areas of government, such as Parliament, female representation in other governing institutions remains low. Women’s presence in
the political sphere does not guarantee effective representation. Political parties are male dominated and senior and high caste male leaders make most decisions. Women’s political strength remains limited; in most cases women are politicians in title only—fulfilling quota requirements—and are not given opportunities to act or make decisions on behalf of their constituents. Additionally, women’s opportunities to enter the political sphere typically depend on their kinship and loyalty to male politicians, not female candidates’ relevant skills and performance. This selection process indicates that women elected to public office often do not capture the diversity of Nepali women with regards to caste, religion, and background. Political participation and success of female politicians are hindered by women’s lower literacy rates, low levels of education, and lack of political experience (Falch, 2010).

Within the government women have formed alliances amongst themselves to overcome discrimination, strengthen their presence, and lobby for issues that are of importance for women. Women’s political influences remain weak as male representatives fail to prioritize women’s issues. Politicians in power, specifically male politicians, have little incentive to improve the status of women in either the political or social sphere (Falch, 2010).

**Representation in employment**

Of 11.8 million Nepali workers only two million are classified as paid employees. Women represent one quarter of paid employees and earn lower wages than their male counterparts. Men earn an average wage 1.7 times higher than women (Khare & Slany, 2011). Only 7.7 percent of women receive compensation equal to their male counterparts who perform the same tasks (International Labor Organization (ILO), 2012). There are more female workers than there are male because of high emigration for men who travel abroad to find work. In some regions of Nepal nearly 75 percent of families have one male member who has moved to another country to earn income (United Nations Education, Scientific, and Cultural Organization (UNESCO), 2011). In most cases male family members spend the majority of the year working in other countries. Remittances constitute 22 percent of the country’s GDP (World Bank, 2012).

The agriculture sector is one of the largest employment sectors in the country, comprising 38 percent of Nepal’s GDP. The number of women employed exceeds the number of men, especially in rural areas (Khare & Slany, 2011). Many duties performed by women are not recognized as formal economic activity, including weeding, harvesting, gardening, livestock and poultry production, and gathering fuel and water (Sustainable Development Department of the Food and Agriculture Organization of the United Nations (SDD FAO), 2013). Most of the agricultural sector is concentrated in the informal economy thus lacking many legal protections for formal employees, leaving the high number of women working in this sector vulnerable (Khare & Slany, 2011).

**Representation in education**

Article 17 of Nepal’s interim constitution states that every community has the right to education in its own language and that there should be no costs to primary education (UNESCO, 2011).
Adult literacy rates for individuals over the age of 15 are 73 percent for men and 48.3 percent for women. This gap is narrowing among youth but disparity persists. In primary education the Gross Enrollment Rate (GER)\(^1\) of boys was 123 percent in comparison to girls’ 106 percent GER. As for secondary enrollment, GER was 48 percent for boys and 35 percent for girls. Tertiary GER was 8 percent compared to 2 percent for boys and girls, respectively (UNESCO United Nations Institute of Statistics (UNIS), 2012). Because of the way GER is calculated these statistics do not conclusively illustrate that female participation is lower; it is assumed that women’s lower GER rates reflect lower retention rates of female students.

Dropout rates are often higher for girls as they get older and are able to perform household chores or work in the field. Additionally, many girls are married off in their adolescent years (Reynolds, 2011). Education is often not relevant to opportunities available to girls and often fails to equip them with appropriate skill sets. Physical risks such as walking to distant schools or harassment by teachers or students contribute to parents’ reluctance to send daughters to school (Lone, 1996).

The Dalit community is heavily marginalized in the education sector, with literacy rates below the national average. In the more populous Terai region, Dalit literacy rates are one-third the rates of upper caste groups, at 21 percent and 74 percent, respectively. Additionally, Dalit children are less likely to have attended school, and those who do attend are more likely to drop out. The retention rate within the Dalit community is low, where 41 percent of grade one students do not reach grade five. Only two percent of teachers are Dalit. Women and girls in these communities are under dual burden of discrimination for their caste and their gender (DWO, 2013).

SKILLS-BASED TRAINING

Nepal has three major topographic features, which limit accessibility to services and markets. The southern region, the Terai, constitutes about 23 percent of Nepal’s land and is in lower altitude areas. The Terai is the most densely populated and the primary region for agriculture. North of Terai is the hill regions, which comprise 42 percent of the country’s land and consists of mountains, flatlands, valleys, and hills. These more remote areas still practice agriculture but do so on marginal lands and with restricted market access. The farthest north region is known as the Himalayan range, which has approximately 200 peaks, some of which are the world’s highest ranges (Library of Congress, 2005).

Over 80 percent of the country’s economically active population is engaged in agricultural activities of some sort; most activities are concentrated in the rural areas of Nepal. Approximately 90.5 percent of Nepali women are engaged in agriculture, compared to 74.9 percent of men (FAO, 1999). Women work longer hours than men, as they have both work in the fields and household responsibilities.

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\(^1\) GER is the number of pupils enrolled in a given level of education regardless of age expressed as a percentage of the population in the theoretical age group for that level of education. The GER may be greater than 100% when students younger or older than the official age for a given level of education are enrolled in that level.” (UNESCO-UIS, 2012)
Despite women’s major contributions to agricultural productivity, they are offered lower quality extension services than those provided to their male counterparts (Sontheimer et al., 2013).

Many contributing factors limit women’s access to extension services. Low numbers of female extension agents limit women’s access because male extension workers usually do not understand gender-sensitive service delivery and are not trained to work with women. Cultural norms limit women in their mobility and freedom to move outside of their homes and communities. Women also have more responsibilities than men such as childcare and household chores. Finally, lower literacy rates make it difficult to circulate information about new technologies to women (FAO, 2010).

One government branch that supports local farmers is the District Agricultural Development and Livestock Offices. When created these offices had branches in most districts; however, restructuring of the Ministry of Agriculture centralized office locations restricted branch locations to district headquarters only. The offices have minimal resources and provide weak services; they are understaffed and do not remain in communities long enough to build effective relationships (Rao, 2010). There is limited data about extension training and other efforts to provide women with skills-based training, although several government agencies have recommended that this issue receive greater attention (FAO, 2010).

**LAND TENURE AND INHERITANCE**

**Modern history of land tenure in Nepal**

Nepal’s modern history of land tenure is central to understanding women’s barriers to land access and how these barriers impact horticulture. Nepal’s land history has shown marginalized individuals’ continuous struggle for their land rights. The Rana regime in the 19th century reinforced land inequality through prohibitive land taxes and other policies that kept land control in the hands of the elite (Adhikari, 2008). With the fall of the Ranas in the 1950s, attempts were made to reform land tenure. However, to date reform efforts have been met with very limited success.

A significant land rights movement rose after the fall of the Rana regime. The movement captured the ongoing tension between marginalized groups and the army, police, and landlords (Pathak, Sharma, & Uprety, 2009). Civil unrest spread across the country and protests were forcefully suppressed with significant casualties and minimal changes in land rights. To this day the majority of individuals who work the land do not own it (Dhakal, 2011).

**Landless individuals**

For the purpose of this paper, landlessness will be defined as “a situation, in which a person is dependent on agriculture but has no land in his/her own name or family member’s name” (Adhikari, 2008). Almost 22 percent of the Nepali population is landless (Dhakal, 2011). In 2009 it was estimated that out of the population of six million Dalits, 15 percent of Dalits inhibiting the Western hills in Nepal and 44 percent of those in the Terai were landless.
Women’s landlessness deprives both women and their children from land security and the benefits of owning assets (Wily, Chapagain, & Sharma, 2008). Land access may offer a source of employment and can support livelihoods more directly through food production for home consumption. Since many livelihoods depend on secure land access, those without land are often marginalized in Nepali society. Individuals without land access may work for exploitative landlords as tenants or as bonded laborers, seeking to eliminate long-standing or inherited debt. Landless individuals often have little power or influence, and are forced to comply with powerful landlords (Community Self Reliance Centre (CSRC), 2009).

Although land codes provide landless tenant farmers with the right to purchase land they cultivate through cash and collateral, landowners may manipulate the system to their advantage and retain much of the land (IRIN, 2010). In most cases landowners do not live in the villages where they legally own land; these absentee landlords rarely offer appropriate management support to tenants but still earn profit from their land. In stark contrast, tenants who lack legal ownership rights to the land they farm, or in many cases are not even registered as tenant farmers, earn much less from the land they work, with estimates ranging from one-third to one-tenth of total earnings from the land (Integrated Regional Information Networks (IRIN), 2010). Poverty and exploitation of landless individuals often forces men to emigrate outside of Nepal to earn additional income to send to their families (Adhikari, 2008).

**Women and land tenure**

Traditionally women have owned little or no land; in rare circumstances of female landownership, legal records are not typically kept. In an effort to encourage female landownership, the government issued a waiver for registration fees if land is registered under a woman’s name. As a result, land registered in a woman’s name has increased markedly, doubling between 2007 and 2008. According to Nepal’s 2011 Population Census, 14 percent of households have women with land registered in their names. Regions further west have lower rates of female landownership, with only four percent of households reporting women who have titles to land; whereas over 25 percent of households in the Terai report female ownership (Wily et al., 2008).

One study noted that community members generally agreed that there were benefits and security tied to female landownership as it gave women more of an equal stance and decreased their chances of being discriminated against. Despite community acknowledgement that female landownership provides potential benefits, it is often not viewed as crucial, particularly in communities with limited land resources. Landownership among women remains low. In the male-dominant culture of Nepal, women risk divorce if they ask to own their own land. Also, if a woman remarries after being widowed or divorced, her family forfeits access to all land that was in her name. In one survey regarding female landownership, women expressed the concern of working with
government offices through difficult and time-consuming processes (Wily et al., 2009).

**Laws for Land Tenure**
A woman’s inheritance rights depend on her marital status. An unmarried woman, who is at least 35 years of age, shares equal inheritance rights with her brothers to her paternal family property. However, if a woman marries she loses all inherited property and it is transferred to the most direct male descendant within her birth family (Adhikari, 2008; Asian Development Bank, 1999).

Married women have inheritance rights but these rights are typically conditional. Nepal’s national code, amended in 1975, states that a woman has equal rights to her husband’s property as their children (where female children inherit under the above-specified conditions). A woman has the right to claim her husband’s ancestral property if she meets all of the following conditions: her husband is not alive, she was married to her husband for at least fifteen years, and she is at least thirty years of age. To retain property a woman must also remain loyal to her deceased husband’s clan. If a woman were to remarry after being widowed, she loses her rights to property inherited from her deceased husband (Asian Development Bank, 1999).

**Access to Credit and Financial Services**
The number of financial institutions in Nepal increased from two in 1980 to 264 in 2010. As of 2010, there are 87 development banks, 37 financial intermediary non-governmental organizations (NGO), 31 commercial banks, 21 microfinance development banks, 16 savings and cooperative and hundreds of other financially-related cooperatives (Nepal Rastra Bank, 2011). Only 26 percent of the country’s population uses banks, 18 percent of households use an intermediary NGO and four percent utilize microfinance (Ferrari, Jaffrin, & Shrestha, 2007).

In the hill regions around 11 percent of the population has access to formal savings and other financial services, compared to the Terai, where 90 percent of the population has access to such services (Rao, 2010). Commercial banks withdrew from the hill areas during the civil war and have not returned to the region since the signing of the CPA, meaning farmers must ask neighbors, friends, or family for loans. This type of lending is usually accompanied by high interest rates. Some lenders prefer to delay repayment to maximize interest fees (Rao, 2010).

**Government and central bank efforts**
Due to Nepal’s diverse topography, mountainous and hill areas are usually less productive agriculturally because markets are more difficult to access from these areas. In an effort to improve access to financial services in the hill areas, the government of Nepal has implemented two programs. The first is lending through the Agricultural Development Bank Limited (ADBL) and Regional Rural Development Banks (RRDB). The ADBL was formed in 1968 with the purpose of providing credit to individuals involved in agricultural activities. The bank has over 400 branches, including offices in the country’s most rural areas. However, government affiliation with the ADBL has hindered its success. During and after the civil war and subsequent corruption, institutions were suspected of buying political
votes with funding for ADBL and RRDB branches. Many individuals felt that the financial support offered through these institutions was deserved and that they should not have to repay the loans. Given the failure of government-run lending institutions in these areas, loans have since been privatized through the Small Farmers Cooperatives Limited (Rao, 2010).

The second program targeted at expanding financial access is Deprived Sector Lending; this requires a specific share of a bank’s loan portfolio be allotted to the country’s underserved populations. This program has been successful in vitalizing the microfinance sector. However, loan ceilings limit the maximum loan amount at levels that are often too small to meet the needs of rural farmers (Rao, 2010).

**Cooperatives**

There are roughly 2,300 financial cooperatives registered with Nepal’s Rastra Bank and tens of thousands of informal cooperatives operating in Nepal. Cooperative members contribute a given amount of money to the cooperative on a monthly basis and are eligible for specific loans based on these contributions. Farmers benefit from cooperatives in comparison to other financial institutions (both formal and informal) because cooperatives cost less, are taxed less, and have lower interest rates (Rao, 2010). Given their limited resources, cooperative members must determine which group member receives the few funds available. Cooperatives often lack adequate management skills, governance, and monitoring. Entrepreneurial and politically influential families often run cooperatives, which does not allow for equal participation of all. Finally, cooperatives typically fail to finance poor farmers, as financial requirements for participation are still too high, even at lowered rates for cooperatives (Rao, 2010).

**Microfinance**

Despite the government’s efforts to improve access to financial institutions, the lack of physical infrastructure remains a barrier to access. Approximately 51 percent of households are dependent on informal financial access, an increase of approximately 10 percent between 1995 and 2010. Nonetheless, borrowing from formal institutions increased from 16 percent in 1995 to 20 percent in 2010. In 2007 the government of Nepal adopted a microfinance strategy for poverty reduction, seeking to promote growth and expansion of microfinance institutions (MFIs) to rural areas (Nepal Rastra Bank, 2011).

**Access to credit and land tenure**

When women are unable to access the credit they need to start businesses and earn livelihoods, they are pushed into poverty, increasing their need for external support but reducing the likelihood and eligibility that they will access these services. Women’s access to credit in both formal and informal institutions is strictly limited. To guarantee repayment, formal institutions typically lend only to individuals who can provide collateral. Moneylenders in villages, and other informal institutions, charge high interest rates and can acquire the debtor’s property in the case of no repayment. It is rare to find a lender that is willing to lend to individuals with minimal resources (Asian Development Bank, 1999).

It is particularly difficult for women to access credit from formal institutions given the absence
of physical infrastructure, combined with restrictive cultural norms that discourage women traveling or neglecting household and field duties. Lenders may take advantage of women who are less informed about their legal rights (Asian Development Bank, 1999). According to a study conducted by Nepal’s Rastra Bank in 1991, approximately 35 percent of sampled female-headed households borrowed from informal institutions and 15.4 percent borrowed from formal institutions (Asian Development Bank, 1999).
Tanzania, located in eastern Africa, boasts more than 1,400 km of coastline on the Indian Ocean and shares borders with Burundi, the Democratic Republic of the Congo, Kenya, Malawi, Mozambique, Rwanda, Uganda, and Zambia. The country is rich in natural resources, including tin, phosphates, iron ore, coal, diamonds, and gold. Despite these endowments, Tanzania remains a low-income country and ranked 152 out of 186 in the 2012 Human Development Index. The country’s population is estimated at close to 48 million, of which 73% inhabit rural areas. Many of these rural residents depend on agriculture. While agriculture contributes about 27% of the country’s GDP, the sector absorbs nearly 75% of Tanzania’s labor force. Women's rights are enshrined in the Constitution and a number of key statutes, but cultural norms and rules in many areas of the country limit women’s access to political and social capital and permit continued discrimination.

Tanzania’s horticulture sector is growing, but the country’s potential for producing horticulture crops has not been fully realized. Barriers to progress include insufficient land, inadequate training, poor infrastructure, inadequate processing capacity, and lingering regulatory challenges that negatively affect the country’s business climate.

Key Findings

Tanzania has made considerable progress in eliminating discriminatory language from national statute and other legal documents, but local customary laws and long-standing cultural practices may prevent women from obtaining their full legal rights.

Few women are directly elected to government offices in Tanzania, but their participation in both national and local governing bodies is ensured through quotas.

Two major land bill passed in 1999 affirmed women’s rights to own and control land. However, in most cases the legal burden is on women to challenge discriminatory practices. Limited awareness of the law, lack of access to legal services, and cultural stigma contribute to an environment in which these customs are rarely questioned formally.

Many rural communities in Tanzania are patrilineal with customary or Islamic laws that limit the amount of land inherited by women or preclude women from inheriting land altogether.

Without land assets, women may find it difficult to obtain credit from formal institutions. Financial services also may be difficult to access in rural communities.

Tanzania has sought to engage more women in extension services by increasing the number of female extension officers in recent decades.
Recommendations

**Expand Farmer Field Schools (FFS) in Tanzania.** The FFS model has succeeded in drawing participants from low- and middle-income populations. The FFS approach seeks to capitalize on local farmer knowledge and expertise by facilitating group-based learning and sharing. The FFS model can be a cost-effective method of extending resources and information to more remote areas and encourage community-supported networks and ongoing collaboration. In addition, the less formal nature of FFS education may make the training method more accessible to producers with low levels of education. One tactic to increasing women’s participation in FFS in Tanzania is to ensure that meetings, which include farmers and facilitators and often occur weekly, are held at times when women can play an active role.

**Tap Tanzania’s existing extension service to provide education to women.** Tanzania’s formal extension service continues to serve an important role in providing instruction and technical assistance to the country’s farmers. The Government of Tanzania recognized the need for more female extension officers and has sought to increase the number of women employed by the service. HortCRSP should look for ways to work with the Government of Tanzania to develop metrics that reflect the goals of extension services and reduce reliance on performance contracts that may discourage extension officers from engaging with underserved populations.

**Harness the power of Tanzania’s civil society organizations engaged in the policy realm.** Where HortCRSP is looking to accomplish objectives that advance Tanzanian women, working with active local groups may be advantageous.

**Find ways to strengthen and grow women’s cooperatives and farmers’ organizations (FOs) to extend support to rural women.** Cooperatives and FOs can facilitate skills-based training, identify markets, aggregate product, and provide both social and economic support. Connecting women producers through these groups and working to develop strong organizational management in these organizations can offer longer-term assurances that the gains in horticultural development will sustain.

**Generate greater awareness about the statutory rights afforded to women and extend legal services that provide women an opportunity to challenge gender-based discrimination.** One mechanism for achieving this goal, particularly among rural populations is through mobile legal clinics that can provide information about women’s statutory rights. In Tanzania, the Women’s Legal Aid Centre provides these services. The Tanzania Women’s Lawyer’s Association may be another strong partner in these efforts.

**Offer leadership training to women representatives in local governing bodies.** Three village-level governance bodies are responsible for land management, including land adjudication. Established quotas ensure that women comprise a minimum fraction of committee and council membership. Outreach to women who fill these positions to understand their level of participation and to convey the specific needs of women actively engaged in horticulture, could help inform future deliberations by these decision-making bodies. If women do not take an active role, leadership training might embolden them to engage more fully in the councils’ work.
FEMALE REPRESENTATION

While the Government of Tanzania has made attempts to close the gender gap in several sectors, women remain a marginalized population in the country. Tanzania boasts a large number of distinct ethnic groups, often with unique customary practices that may influence women’s participation in the social and political realm. Roughly 80 percent of these groups base inheritance and other rules on a patrilineal system. This often limits the power of women by tying their security to a husband, father, or male child (Tsikata, 2003). Women are more likely to live in rural areas where resources may be limited. These factors may constrain Tanzanian women’s access to political and social capital and limit their representation in the country’s economy, government, and education system.

Representation in government

The Government of the United Republic of Tanzania is organized as a multiparty parliamentary democracy. Its legislative branch is unicameral, consisting of a single National Assembly with both elected and appointed members. The legal system is guided by the Constitution, which was formally adopted in 1977. Despite a Constitutional prohibition on gender-based discrimination, some sources suggest that local customary laws that afford a legal basis for discrimination against women and girls are often given deference, particularly in rural areas (Ellis, A., Blackden, M., Cutura, J., MacCulloch, F., & Seebens, H., 2007).

Tanzania’s electoral system relies on a “First-Past-the-Post” majoritarian system, eliminating the need for run-off elections by allowing the candidate who receives the largest vote tally to claim victory regardless of whether that number represents a majority of the electorate (United Nations Development Programme (UNDP), 2010b). The UNDP suggests that this system hurts female candidates’ chances of being elected since parties have incentive to nominate candidates with broad appeal, which frequently excludes women. Over time this system encourages the emergence of two dominant political parties, limiting diversity.

The October 2010 election yielded 20 directly elected female members of parliament, or roughly 8.3 percent, representing a slight increase over 2005 when 17 women were elected. To address low numbers of directly elected women, Tanzania’s Constitution provides reserved seats to ensure that women make up at least 30 percent of membership in the National Assembly. These special parliamentary seats are allocated to political parties who garner at least five percent of the vote (UNDP, 2010b). Today women make up 36 percent of Tanzania’s National Assembly (International IDEA, Inter-Parliamentary Union and Stockholm University, 2011).

Tanzania also has established quotas for female representation in local government. Two 1999 land reform bills required that a minimum percentage of women make up the membership of three governing bodies with responsibilities for local land decisions. While quota provisions that apply to Village Councils, Land Adjudication Committees, and Village Land Councils demonstrate the Government of Tanzania’s interest in addressing gender inequality in representation, female membership does not necessarily mean that these bodies effectively address gender discrimination (Carpano, 2010). As critics point out, membership numbers and percentages do not connote full and active participation by women (Carpano, 2010).
TANZANIA

**Representation in cooperatives and associations**

Tanzania’s Cooperative Development Policy, passed in 2002, notes the potential for cooperatives to advance economic opportunities for vulnerable populations. The policy also indicates that the Government of Tanzania will encourage cooperatives to promote women’s membership and advocate for women to occupy cooperative leadership roles, as well as for an active role for women in cooperative education, training, and evaluation (Majurin, 2012). The Cooperative Societies Act of 2003 explicitly prohibits cooperatives from discriminating on the basis of gender (United Republic of Tanzania (URT), 2003).

National cooperative membership data for Tanzania are currently unavailable. A 2010 ILO survey in four of Tanzania’s regions estimated women’s share of primary cooperative membership was 20 percent; however, membership varied dramatically across the four sampled regions. Women tend to be better represented in cooperatives focused on the production of non-cash crops, specifically fruits, spices, and dairy (Maghimbi, 2010; Majurin, 2012). Women-centered cooperatives are extremely rare. A survey of five regions revealed only four percent of primary cooperatives and seven percent of financial cooperatives are comprised exclusively of women (Majurin, 2012).

A growing number of civil society organizations in distinct fields aim to advance the situation of women in Tanzania. Some key organizations, including the Federation of Associations of Women Entrepreneurs in Tanzania, the Tanzania Women’s Chamber of Commerce, the Tanzania Association of Women Leaders in Agriculture and Environment, among other active groups, have had a growing role in shaping public policy. The Tanzania Women Lawyers’ Association and allied groups influenced the drafting of major land reform bills in the late 1990s (Ellis, et. al., 2007). More recently, the Tanzania Gender Networking Program (TGNP) has successfully lobbied the Government of Tanzania for more gender-sensitive budgeting.

**Representation in the economy**

Women in Tanzania are nearly as likely as men to participate in the economy and comprise just over 50 percent of the country’s labor force. However, women are more likely than men to be engaged in employment considered to be vulnerable, nearly 93 percent compared to 89 percent. Women are less likely than men to benefit from salaried employment or earn wages (World Bank, 2012c). In 2006 just over 30 percent of firms reported having female participation in ownership (World Bank, 2012c). These statistics illustrate the relatively low economic status of many Tanzanian women.

**Representation in education**

Tanzania has made significant progress in boosting the number of girls enrolled in both primary and secondary education. In recent years, even the gap between women and men attending institutions of higher education has narrowed considerably with a ratio of female to male enrollment in tertiary education of more than 0.82 (World Bank, 2012c). While these gains are important for the next generation of Tanzanian women, adult females in the country still lag behind their male counterparts when it comes to literacy. In 2010 over 79 percent of adult males in Tanzania were literate, while less than 67.5 percent of women achieved the same proficiency (World Bank, 2012c). Low levels of literacy and numeracy can disadvantage women, often preventing their participation in the formal labor market, but also may contribute to a lack of knowledge about their rights.
SKILLS-BASED TRAINING

Historically, most agricultural extension services in Tanzania have been administered through the Ministry of Agriculture Food Security and Cooperatives. The country’s extension system includes both divisional extension officers and village extension officers. Donor funding is used to help support these public extension services (African Development Bank Operations Evaluation Department, 2004). While government programs are still dominant, new efforts led by agribusiness firms and non-governmental organizations have emerged to provide technical assistance to farmers (Rutatora & Mattee, 2001).

Training and technology access issues

Information on access to agricultural extension services in Tanzania is limited. According to Tanzania’s National Sample Census of Agriculture, an estimated 67 percent of households received information or assistance from extension. However, the government document acknowledges that disparities in access may occur based on geographic location (URT, 2012). An independent 2002 survey found only one percent of respondents in a particular study area had taken advantage of extension services, while none of the women interviewed reported access to extension (Lyimo-Macha & Mdoe, 2002). Access challenges facing women may be more pronounced because women in Tanzania are concentrated in rural areas. These remote regions are particularly dependent on government-funded extension officers for any technical guidance and assistance in agricultural production. Evidence collected by researchers suggested that male extension officers, who dominated the profession until the late 1990s, rarely visited women. Male extension officers may face religious and cultural barriers to communicating effectively with women (Otsyina & Rosenber, 1999). In addition, where knowledge and training were shared with men, the information was not always transmitted to wives and other females in the household. Some research indicates that women in Tanzania prefer female extension officers (Due & Temu, 1997).

Studies have shown that farmers in Tanzania value extension services. Given the critical role women play in agricultural production in Tanzania – frequently shouldering the burden of seeding, weeding, harvesting, and other labor intensive jobs – many experts have concluded that additional female extension officers would be a worthwhile investment. Another challenge that may prevent women from benefitting from extension services is illiteracy (World Bank, 2012c).

Overcoming access issues

A variety of mission-driven NGOs in Tanzania target women and other vulnerable groups inhabiting rural areas. Given their location and experience, these organizations may be uniquely suited to facilitate women’s access to extension services (Rutatora & Mattee, 2001). These organizations often lack the field staff to be spread broadly across a geographic region. In addition, the funding available for NGO-led extension work may be limited or intermittent. Farmers’ organizations offer a more informal means of disseminating information and technology to food producers in Tanzania (Wennink & Heemskerk, 2006). Locally-based initiatives, such as farmer extension groups and farmer field schools, have a history of working with Tanzania’s seven Zonal Agricultural Research and Development Institutes. Farmer Field Schools (FFS) in Tanzania have succeeded in drawing male and female participants from low- and middle-income populations (Davis, Nkonya, Kato, Mekonnen, Odendo, Miiro, & Nkuba, 2010).
LAND TENURE AND INHERITANCE

Approximately 98 percent of economically active rural women are engaged in agriculture (Ellis, et. al., 2007). According to the Census of Agriculture for 2003 to 2004, women made up only about 19.7 percent of landholders. Even where women have land access, lack of ownership, or insecurity of tenure can prevent women from investing in improvements that might increase its productivity (Ellis, et. al., 2007). Without titles to land, women may be unable to access credit to help pay for seed, inputs, transportation, and other production costs.

The legal right for women to own land in Tanzania is enshrined in a number of laws and legal documents. Tanzania’s Constitution states that women may possess, own, and dispose of lawfully obtained property. Despite this provision, land tenure is a complicated and controversial issue in Tanzania, reflecting a tumultuous history of land policy and the country’s cultural diversity. While land reform efforts granted women additional rights with respect to land control and inheritance, the implementation of these laws has not had the effect that advocates of greater gender equality had hoped (World Resources Institute (WRI), 2011).

A history of land rights and tenure in Tanzania

In pre-colonial times, Tanzania’s land administration was generally left to individual clans and tribes (Pedersen, 2012). Most ethnic groups in Tanzania organized around patrilineal systems that gave property inheritance rights to male heirs. Under both German and British colonial rule, plantation-style, export-driven agriculture was favored; many indigenous and native Tanzanians lost control of land to foreigners due to their inability to prove ownership claims (Tsikata, 2003). The effect of these policies was to concentrate property ownership and increase the power of a small group of wealthy elite (Tsikata, 2003).

Following independence control of the country’s land remained vested with the state, but Tanzania’s government sought to restore greater equity in land ownership. Villagization, the rural development policy pursued during this period, involved large-scale resettlement of rural Tanzanians with the intent to facilitate collective agriculture (Peterman, 2011). Despite an underlying commitment to equality, land policies passed in 1975 effectively reverted back to customary practice in many aspects of land management that disadvantaged women. For instance, the policies conferred administration of land on the head of household, a role traditionally occupied by men. Thus, the policies during this period did little to increase land security for women and other vulnerable groups (Yngstrom, 2002). In the late 1980s Tanzania underwent significant political and economic change. An effort to liberalize the country’s economy, challenges in existing policy, and a growing civil society movement spurred the country’s massive land reform effort (World Resources Institute (WRI), 2011).

Land reform in Tanzania

Tanzania’s land reform development began to take shape in the early 1990s when the Presidential Commission of Inquiry into Land Affairs issued its recommendations (Manji, 1998). However, the Commission’s final report examined only women’s rights in the context of inheritance and land succession and did not address other areas of gender discrimination (Tsikata, 2003). A few years later the country produced a National Land Policy (NLP). While the policy acknowledged the gender discrimination common in customary land allocation practices, it maintained that custom and tradition would continue to govern inheritance of
clan land rather than a system that would allow more equitable access. Critics identified that the customary system had created conditions where male control was dominant and many women struggled to gain claim to land (Tsikata, 2003).

After the NLP was adopted, a draft land bill became public that still failed to address gender concerns and local advocacy groups mobilized to influence the policy formation process. The Tanzania Women Lawyers Association, one of the leading organizations to engage in the reform process, spurred formation of a Gender Land Task Force (GLTF) in 1997. The GLTF sought changes to the draft legislation but also worked to increase awareness of the land reform efforts in communities around the country (WRI, 2011). A position paper issued by GLTF made recommendations with respect to customary law, titling and registration, representation, and youth. Specifically, the group believed the government’s continued commitment to customary law was unconstitutional because it infringed on women’s rights. An estimated 80 percent of Tanzania’s rural communities are patrilineal, with customary laws that often preclude women from inheriting family land or prevent them from passing land to their children (Tsikata, 2003).

Women and Access to Land
Two policies passed in Tanzania in 1999, the Land Act (No. 4) and the Village Land Act (No. 5), were heralded as among the most progressive in Africa. The Land Act explicitly affirms the protection of women’s land rights as well as the principle of spousal co-ownership of family lands. In addition, the law provides for women representation in dispute settlement and land administration institutions to help ensure fair resolutions on land issues affecting women (Ellis, et. al., 2007). Advocates for women and other traditionally disadvantaged populations welcomed these changes, but some remained concerned that failure to amend existing customary laws would place the legal burden on women to challenge discriminatory practices.

Indeed, contradictory provisions remain formally codified. Most notably, the Local Customary Law (Declaration) (No. 4) Order issued in 1963 codified customary law that delivered inequitable treatment in property inheritance (Manji, 1998). Reflecting the practice of many patrilineal communities, the customary law prevents the inheritance of clan land by widowed or divorced women and girls. While the policies set forth in the national Land Act trump other rules, in practice, implementation varies widely across regions, ethnic groups, and communities. Inheritance is a particularly complicated legal issue because the system gives standing to statutory (which includes different policies pertaining to different ethnic groups), customary, and Islamic law (Leavens & Anderson, 2011).

Under the Law of Marriage, courts are to consider the local customs of the spouses’ communities of origin (Ellis, et. al., 2007). Customary laws in many areas of Tanzania limit women’s land inheritance rights to prevent land from leaving control of the clan. In divorce cases courts also may divide assets according to contributions to the marriage (Leavens & Anderson, 2011). Where patrilineal customs are part of the legal deliberation and women’s contributions frequently comprise unpaid, household labor, the result is often discrimination against women. As part of the 2007/2008 National Sample Census of Agriculture, agriculture households were asked if women in the household owned or had any customary right to land. Approximately 74 percent of respondents from households in Mainland Tanzania answered “no” (URT, 2012).
TANZANIA

Ultimately, while the land reforms specify that the courts must give preference to state law over any customary or Islamic law that may result in less equitable land rights, this is not always done in practice. For instance, the Land Acts allow women to register land in their own names and stipulate that matrimonial property be registered to both spouses. Lack of awareness and limited literacy in rural Tanzania may prevent women from registering their vested land interests. In some communities, such registration may be stigmatized as it contradicts socio-cultural norms (Tsikata, 2003).

Many women in Tanzania are unaware of their land rights, presenting a persistent challenge to achieving greater equity in land ownership. Even where awareness exists, access to legal representation to challenge unfair treatment may not. Though examples of women successfully defending right to property in a court may suggest attitudes are shifting, to date, these cases are limited in number (Bernado Ephrahim v. Holaria Pastory; Hamida Abdul v. Ramadhani Mwakaje) (Ellis, et. al. 2007). Several international NGOs have sought to provide legal assistance to women in this area.

ACCESS TO CREDIT AND FINANCIAL SERVICES

Access to credit and financial services as a barrier to horticultural development

Lack of credit access is often cited as a barrier inhibiting the success of micro, small, and medium enterprises (MSMEs) in many developing countries. This includes operations selling horticultural products in Tanzania. The Horticultural Development Council of Tanzania (2010) cites limited access to credit as a key constraint facing the agricultural sector. Without access to credit it is difficult for farmers to have access to the capital needed for production. These capital constraints may prevent producers from investing in seed stock, fertilizer, disease treatments, modest processing equipment, packaging, construction of storage facilities, and transportation to market (Horticultural Development Council of Tanzania (HODECT), 2010). Improving access to credit has been recognized as a driving force behind land reforms in Tanzania and other sub-Saharan African countries, as formal land rights are often a prerequisite to securing loans from financial institutions (Manji, 2010).

Tanzania’s financial sector

Tanzania’s financial services sector consists of commercial banks, financial non-government organizations, community banks, and microfinance institutions. Despite growth in both the number of institutions providing financial services and in total assets held by these operations, boosting financial inclusion remains a challenge in Tanzania. As of 2011 the country had 45 commercial banks with a combined total of 517 branches (Serengeti Advisers, 2012). However, only 17 percent of Tanzania’s residents take advantage of these formal financial institutions (World Bank, 2012c).

The rural/urban divide

Women in Tanzania are more likely than men to be employed in agriculture and less likely to live in an urban setting (World Bank, 2012c). As a result, the disparity between the country’s rural and urban populations in accessing credit may have significant implications for women. Tanzania’s urban dwellers are more than twice as likely to bank in the formal system as rural residents (World Bank, 2012c). This suggests that geographic location may be one of the greatest obstacles to accessing the benefits of financial services. For Tanzania, tackling this inequality represents a particularly difficult challenge since an estimated 73 percent of the population resides...
in rural areas. Similarly, Tanzanians who earn income from agriculture are among the most financially isolated in the country (FinScope, 2009).

In recent years Tanzania’s government has sought to extend credit access to the country’s underserved rural and agrarian populations. Initiatives such as the Rural Financial Services Program and the Agricultural Marketing Systems Development Program, have worked to multiply and strengthen the available grassroots microfinance institutions and credit organizations that provide support for agricultural marketing activities (International Fund for Agricultural Development (IFAD), 2011). These programs are thought to have achieved some progress but have fallen short of established targets in the area of institutional development. They have also struggled to cover transaction costs. Evaluators suggest that the targeted grassroots microfinance organizations had weaker institutional capacity than was assumed during program planning and design. The high service delivery costs associated with extending credit access to the beneficiary populations, including women, proved difficult to contain and could jeopardize the potential to scale up these programs.

**Women’s access to financial services**

Women in Tanzania are less likely to hold an account with a formal financial institution than men, with rates of roughly 14 percent and 21 percent, respectively (World Bank, 2012c). In addition, according to a countrywide survey, Tanzanians report economic and price barriers as the primary reasons for not having bank accounts. The second most cited barrier to access was lack of knowledge about banking options (FinScope, 2009). This survey and responses from a 2009 Mbozi District study indicate that careful risk analysis may cause rural residents, particularly smallholder farmers, to avoid applying for loans from formal institutions (Sanga, 2009). These farmers may fear acquiring debt or feel unprepared to appropriately manage the risk inherent in crop production.

Other barriers that disproportionately impact women include: lack of appropriate documentation (e.g. identification cards), minimum deposit requirements, and large banks’ preference to serve higher-income customers (Losindilo, Mussa, & Akarro, 2010; Manji, 2010). Tanzanian women are also often relegated to societal roles that provide no compensation but demand great labor and time, such as household chores and childcare. Recent data suggests that women are less likely than men to be paid for their work. When asked in the 2010 Tanzania Demographic and Health Survey (TDHS), 53 percent of women reported being unpaid for employment in the previous 12 months compared to 28 percent of male respondents. In addition, female-headed households, which comprise approximately 25 percent of total households, are typically poorer than those headed by men. This situation puts many Tanzanian women at a distinct economic disadvantage and exacerbates the challenge of securing credit (TDHS, 2010).

Access to credit is inextricably linked to formal land rights. Historically, banks have accepted land exclusively as collateral. International institutions actively encouraged the formalization of Tanzanian land rights in an effort to stimulate economic growth in the country (Manji, 2010). Research shows that plots of land owned by women in Tanzania are smaller than those owned by men, an average of 1.86 and 2.73 hectares, respectively (Cotula, 2006). As a result of land reform statutes, spousal ownership of family land has become increasingly recognized. However, women remain more likely to have movable assets
rather than fixed assets that can be leveraged as collateral. As a result of this, women may have insufficient collateral to offer to lenders and may be denied credit access.

In 2004 an amendment to the Land Act afforded Tanzanian women the right to mortgage land in order to gain access to bank loans. Previously, a national women’s development fund was one of the few gateways to commercial loans available to women in Tanzania. In many areas customary laws surrounding inheritance and land tenure prevent women from achieving access to credit (Ellis, et. al, 2007). The Government of Tanzania undertook a comprehensive review and reform effort focused on the country’s leasing laws in 2007 and 2008. New regulations based on these statutes were drafted in 2011. To date, research on the impact of these changes is limited.

Reports indicate that some commercial banks opposed an effort to further equal treatment for women in land ownership during the drafting of the 1999 Land Act (Manji, 2010). These banks opposed a provision that would allow courts to renegotiate the terms of a mortgage if it found the terms to discriminate on the basis of gender in a way that disadvantaged the borrower. This example illustrates that poverty alleviation strategies aimed at strengthening the financial sector should be approached with an appropriate degree of caution. Enhancing the power of financial institutions, particularly large commercial banks, may not benefit women and other disadvantaged populations (Manji, 2010).

To address barriers that women face in accessing financial services, the country opened Africa’s first women’s bank in Dar es Salaam in 2009. The Tanzania Women’s Bank requires only an identification card or passport to open a bank account. Although the bank has struggled to obtain the capital base necessary to expand into more rural areas, the bank’s rate of growth suggests there are reasons to be optimistic about the institution’s future (Global Power WOMEN Network Africa, 2012).

**Microfinance**

Microfinance initiatives have sought to bridge a number of gaps listed previously. They have been able to do so by operating at the community level and seeking to meet the needs of groups historically unable to patronize commercial banks. Among these groups are women, rural residents, and the poor. Unfortunately, the impact of microfinance can be difficult to measure, since these small lending groups may suffer selection bias. In addition, above average default rates force some microfinance institutions to charge high interest for lenders who may not be able to afford it and still struggle to realize profits. Furthermore, these loans may be used to fund basic consumption rather than boost productivity in horticulture or achieve market access (Manji, 2010).

In Tanzania microcredit lending organizations take a few forms. Savings and Credit Cooperative Societies (SACCOs) occupy a semi-formal space since these organizations register with the government. Tanzania has witnessed tremendous growth in the number of SACCOs in recent years but these organizations play only a small role in improving financial inclusion (FinScope, 2009). While serving almost exclusively rural areas, reviews of these institutions have been mixed. Poor management, often combined with low loan repayment rates, has led to the collapse of some of these organizations. This may be because Tanzania has many more SACCOs with varying levels of quality and generally lower capacity.
Some experts have suggested that traditionally financially excluded populations would be better served by devoting more resources to building the organizational strength of SACCOs and establishing ties between SACCOs and formal financial institutions (The Citizen Reporter, Tanzania, 2010). Still, these organizations may find it difficult to manage risk and cover transaction costs without charging the high interest rates that keep their lending services out of reach for the most resource constrained. Others urge caution when attempting to use microfinance as a poverty alleviation strategy, noting that it can be easy for poor women and other vulnerable populations to fall deeply into debt. With these challenges in mind, some groups have supported the establishment of even more informal Savings and Credit Associations and savings clubs to extend access to credit.

Financial regulations in Tanzania can limit the ability of commercial banks, which have more capacity, to serve women through microfinance. The Bank of Tanzania’s guidelines state that an unsecured loan to a single borrower may not exceed five percent of a financial institution’s core capital. While this rule does not apply to microfinance companies or financial cooperatives, it restricts commercial banks from widely offering microfinance loans, which are generally unsecured (Ellis, et. al., 2007). Overall, microfinance institutions hold promise for extending credit access to women. However, many organizations offering microcredit products would benefit from capacity building and institutional development.
Zambia is a sparsely populated, land-locked country in Southern Africa, sharing borders with Angola, Democratic Republic of Congo, Malawi, Mozambique, Namibia, Tanzania, and Zimbabwe. Agriculture comprises 21% of the country’s GDP and employs 85% of the labor force. As of 2006, 64% of the population lived below the poverty line, with rates higher in rural areas where there is poor infrastructure and limited access to services and amenities available in urban areas (Central Intelligence Agency World Fact Book; 2013). Although the constitution prohibits gender-based discrimination, women in Zambia are often discriminated against, particularly in rural areas where customary law and traditions prevail. Gender-based violence is prevalent in Zambia. Women face many barriers to actualizing the potential benefits of horticulture in Zambia, including health circumstances, educational and economic disparities, poor infrastructure, land tenure regulations, legal complications, and cultural norms and attitudes.

Key Findings

Horticulture is widespread in Zambia, with many smallholder farms producing fresh fruits and vegetables. While some of this produce is consumed at the household-level, much is sold in open-air markets. There are some connections to high-value export markets, but these are often not accessible to rural smallholders.

Under customary law and land tenure, women typically do not own land, but rather access it through their husbands, sons, or birth families. In the case of death or divorce, women are often left landless. Customary inheritance and land tenure practices often rely on socio-cultural norms that discriminate against women.

Extension services targeting landowners work primarily with men, meaning women are often excluded from these educational opportunities. Access to training and technology are further limited in rural areas with poor infrastructure and limited market access. When combined, these factors exclude women from receiving extension training.

There are few female extension workers in Zambia. Rural women, who may be incentivized to serve other rural women, face the greatest educational and financial barriers to accessing vocational training to become extension workers.

Women are overrepresented in vulnerable employment sectors in horticulture as informal, non-permanent, or casual laborers. Legal protections for labor do not apply to women working in non-formal employment. Women are also underrepresented in elected positions, educational institutions, and cooperatives or associations.

Access to credit and financial services is limited for both rural Zambians and women. Rural women, who are asset poor, face enormous obstacles in accessing financial resources. Collateral requirements and poor infrastructure preclude many women from accessing loans and other financial services to support emerging businesses.
Support formation of farmers’ cooperatives or associations. The many Zambian smallholders engaged in horticulture production are not accessing high-value export markets because of sub-standard quality and limitations based on farm size. Formation of formal or non-formal cooperatives could improve access to inputs (i.e., credit, fertilizer, irrigation equipment, drying facilities, refrigeration/cold-chain technology) to enhance horticulture production. Higher volumes of combined product may enable farmer groups to build a stronger bargaining position when selling goods. The collective benefits of a cooperative are particularly important for women farmers whose access to resources and assets is limited.

Increase training that is specifically targeted at women. Women are constrained by mobility, poor credit access, insecure land tenure, and household duties. Decentralized training, where extension agents visit farms, could address women’s geographic and scheduling needs. Skills and technology training enable women to grow higher quality products and engage in value-added processing. Training should also provide market information so women can select appropriate crops. Women-focused training could be combined with formation of associations or cooperatives to allow access larger, higher-value markets.

Facilitate connections between processing companies and women farmers. Out-grower schemes link individual or groups of farmers with businesses that process horticulture goods for further sale. Although partner businesses seek to maximize their profit, they have a vested interest in providing valuable training and technology support to farmers, ensuring that the business receives product of consistent quality and quantity without needing to negotiate with many buyers. Farmer groups can likely provide adequate quantities for out-grower schemes.

Provide women with technology that is easy to use and repair. Labor is often a limiting factor for horticulture production in rural Zambia and inputs like fertilizer are inconsistently available. Much farm work is done by hand, or occasionally by oxen; labor-saving technologies can drastically reduce women’s workload, allowing them to focus on other components of production. Given infrastructure constraints, technology should be simple and training on maintenance and repair should be included.

Support and train more female farmers or extension agents. Vocational or technical training in extension offers many potential benefits, but the associated costs disproportionately exclude rural women from training opportunities. Women farmers have limited access to information and training through national extension and similar programs. Decentralized training on farms, training of trainers programs, or scholarships for women to learn extension skills could increase female extension officers and rural women’s access to these services. Recipients of training or scholarships could be required to serve marginalized communities for a given time period. Establishing farmer field schools could serve a similar purpose and require less formal training.

Include legal rights information and relevant skills into training initiatives. Laws in Zambia are generally gender-neutral or promote women’s rights. However, these laws are often not implemented, or enacted within a discriminatory social context that prevents women from actualizing all of the rights enshrined in the Zambian legal code. Equipping women with information about their rights, and the skills to support realizing those rights can create an environment where the broader benefits of horticulture can be garnered.
FEMALE REPRESENTATION

Representation in government

Female representation in elected positions in Zambia is low. Out of 150 members of parliament only 18 are female (Geloo, 2010; Gender Links, 2012; Mwale, 2012). Female representation at higher levels of government supports Zambia’s gender mainstreaming initiative, which seeks to utilize women’s positioning in government to prioritize more gender-centric issues. Increased female representation and gender sensitization training are intended to serve as tools for reducing gender disparity throughout all geographic regions and in all sectors (Republic of Zambia (GRZ), 2006). Because of Zambia’s low population density, women who live in rural areas may have limited access to government officials at the regional and federal levels and are more dependent on local governments to meet their needs (Sichikwenkwe, 2012). However, at the local level, women lack significant representation in elected decision-making positions.

Zambia is signatory to the South African Development Committee’s target of achieving equal representation of men and women in decision-making positions by 2015. In its 2011 elections Zambia fell drastically short of meeting this goal; the number of females in elected positions actually decreased from 7 to 5.9 percent. Of all the SADC countries Zambia has the lowest representation of women in local government, which includes elected membership to local councils. Over a third of these councils have no female representation (Gender Links, 2012; Gender Links, 2009; Sichikwenkwe, 2012).

Although there are no constitutional provisions that explicitly restrict women’s participation in electoral politics, neither are there provisions to guarantee equal participation of women and men (Magagula, 2011). Article 11 of the Constitution includes a blanket non-discrimination clause guaranteeing everyone equal rights and freedoms. Yet the Constitution fails to identify solutions to common violations of this clause or provide mechanisms by which women’s equal treatment can be ensured (Magagula, 2011). In its multi-sector gender profile the Government of Zambia cites the following as barriers to women’s greater participation in the political arena: low levels of education and relevant skills, gender biased beliefs and practices, stereotyping, poor resource base, biased political party and electoral process structures, and low levels of confidence (GRZ, 2006). There is a higher concentration of men in positions of both formal and informal power within communities, leading to male-centric structuring of caucuses and political parties, reducing the accessibility of political candidacy for women (Geloo, 2010). The blanket non-discrimination clause does not address these types of barriers that prevent equal participation of women.

Representation in cooperatives or associations

Cooperatives in Zambia operate at four levels, with agriculture-oriented, small-scale farmers cooperatives predominant at the local level. These localized groups connect to district and provincial cooperative unions, culminating at the national level, the Zambia Cooperative Federation (International Labor Organization (ILO), 2009). This nested structure gives members the opportunity to both affiliate with and have part-owner status of the increasingly
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centralized cooperatives (ILO, 2009). Women members of formal cooperatives have a connection to national representation because of this structure. Formal cooperatives, in which both risk and funds can be pooled, are often the only way that women farmers in rural Zambia can access important inputs for improving productivity (Davis, 2000).

The creation of exclusive women’s groups may be preferable in some areas where mixed groups may limit women’s opportunities. Women-only cooperatives can prevent the replication of gender-biased power dynamics within the cooperative. Cooperatives may also facilitate empowerment of women through increased income, better access to markets, credit, and agricultural inputs (Davis, 2000; Hichaambwa & Tschirley, 2006; Tallontire, Dolan, Smith, & Barrientos, 2005).

Representation in the economy
Through a combination of socio-cultural norms and educational disparities women are overrepresented in less secure forms of labor, such as the informal sector, non-permanent or seasonal employment, and casual employment. A survey from 2003 found that 78 percent of formal sector employees were male. In comparison, 90 percent of employees in the informal sector were female (GRZ, 2006). This disproportionate concentration persists in horticulture (Smith, Auret, Barrientos, Dolan, Kleinbooi, Njobuy, Opondo & Tallontire, 2004). One drawback of employment in the non-formal sectors is that legal benefits enshrined in the Zambian legal code do not apply to informal workers, meaning existing legal provisions often fail to provide tangible benefits for women (Pearson, 2007; GRZ, 2006; Tallontire et al., 2005). Additionally, pay for non-permanent and non-formal work is typically lower (Pearson, 2007).

In the formal employment sector, men are often given supervisory or management roles with opportunities for advancement. Whereas women typically perform low-skilled, tedious tasks that are central to adding value to the product, such as harvesting or processing (Coles & Mitchell, 2011; Pearson, 2007; Tallontire et al., 2005). The combination of socio-cultural norms, lower educational attainment, reduced opportunities for upward mobility in the workplace, and low pay all contribute to 80 percent of women and children in Zambia living in poverty (Mwale, 2012). This is of particular concern for female-headed households, who comprise 19 percent of households in rural areas and show significantly greater rates of food insecurity (GRZ, 2006).

Representation in education
Zambia is making strides toward gender parity in primary education. However, there is a persistent gender gap in literacy as well as secondary and tertiary education. These are the areas in which many skills for permanent, formal sector employment may be acquired (GRZ, 2006; Social Institutions and Gender Index (SIGI), 2012). Sixty-two percent of adult females are literate compared to 81 percent of adult males (World Bank, 2013b). While higher levels of education may not directly result in higher productivity of land, they have been shown to increase adoption of specific practices that enhance productivity of cultivated areas, such as fertilizer use (Deininger & Olinto, 2000).
SKILLS-BASED TRAINING

Horticulture is an important source of employment and income in Zambia; nearly 83 percent of smallholders in Zambia grow fresh fruits and vegetables. Female-headed households comprise an estimated 19 percent of smallholder farms producing fresh fruits and vegetables and 17 percent of smallholders selling fresh fruits and vegetables. Sales from high value food crops (primarily fresh fruits, vegetables, and legumes) are the largest share of total crop sales income across all landholding quintiles. Tomato, rape, cabbage, watermelon, eggplant, and onion are the primary crops in the smallholder sector (Sitko, Chapoto, Kabwe, Tembo, Hichaambwa, Lubinda, Chiwawa, Mataa, Heck & Nthani, 2011).

Most producers of fresh fruit and vegetables are operating at an estimated 50 percent of the optimum productivity level and grow produce that is not saleable in formal markets because of sub-standard quality (Sitko et al., 2011). Although 80 percent of horticulture sellers identify horticulture as their most important income source, three-quarters of all sales are concentrated among only 20 percent of sellers (Hichaambwa & Tschirley, 2006). Large, commercial farms tend to be concentrated in areas with better market access and higher quality land, allowing them to dominate the horticulture sector and its benefits. Women typically work in the planting, weeding, irrigation, post-harvest preparation, and transportation stages of the value chain; these tasks are central to adding value, but do not allow women to capture the income benefits of those value additions (Mataa & Hichaambwa, ND; Sitko et al., 2011). Enabling more value-added capture for women smallholders represents an important opportunity for improving the lives of women.

Rural smallholders

Rural areas in Zambia face high levels of poverty, food insecurity, and are dependent on subsistence farming (Sitko et al., 2011; United States Agency for International Development (USAID), 2011). Smallholders in these areas face barriers of poor infrastructure for transporting goods, sharing information, accessing inputs, and acquiring technology and training (Davis, 2000). High quality seeds for horticulture crops and fertilizer are both more difficult to access in rural areas (Sitko et al., 2011). There is no national organization or committee for addressing rural smallholders’ limited access, but there are privately and NGO-run programs focused on improving access to technology and market linkages (Mataa & Hichaambwa, ND).

Diversifying crops and engaging in value-added processing require access to seeds, relevant technology, market access, and corresponding training. Buyers often demand large quantities and delivery, which leaves women farmers poorly positioned to react to higher value market incentives (Tallontire et al., 2005). Standardization of all steps along the production chain is often required for codification or certification for large buyers, which may not be feasible for smallholders (Tallontire et al., 2005). Out-grower schemes are one method of providing support to smallholders, where farmers are linked to processors that provide technological training and support. This relationship between buyer and grower also facilitates capacity building such as business
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and entrepreneurial skills training (Sitko et al., 2011; USAID, 2011).

The need for training that targets women

Extension often excludes women because it targets landowners, who are typically male (GRZ, 2006). Additionally, agents frequently assume that the information they provide will be communicated to the rest of the household; this is often untrue and excludes women from important decision making activities (GRZ, 2006). One report from the Western province found that women only received visits from extension agents after the formation of formal women’s farmer groups. In this case, most female heads of households had never seen an extension agent prior to the formation of the group (Rousse, 1996).

Women are underrepresented throughout public extension in Zambia. In 2011 only 14 percent of field level extension staff and 17 percent of subject matter specialists were female (Agricultural Extension and Advisory Services Worldwide, 2011). This is inherently tied to the gap in higher education, as low female enrollment in agricultural training programs results in low numbers of female extension officers, often negatively impacting female participation in extension services (GRZ, 2006).

Women contribute 70 percent of labor to the production and harvesting sectors of smallholder farming value chains but are often excluded from the marketing aspects when living in male-headed households. In these households women receive less than 20 percent of income derived from this process. In female-headed households, where women take on a more active role in marketing horticultural products, women’s relative share of income is greater than 80 percent (Sitko et al., 2011).

In Zambia women are responsible for household-level provision, production, preparation, and management of food in addition to other household tasks, such as cleaning and caretaking. These tasks limit women’s mobility, meaning that information and skills training must be adapted to meet women’s schedules and needs. Women are often confined to lower-value markets within walking distance of their homes (Davis, 2000; GRZ, 2006). Information about pricing and transportation costs are of particular importance if women are to access high value markets to maximize the profit received on their investment (GRZ, 2006). Because women perform specific tasks that may be time sensitive (e.g. meal preparation) training formats that target men may be inaccessible to women.

LAND TENURE AND INHERITANCE

Zambia’s abundant land resources and low population density create the potential for high agricultural productivity (Sitko et al, 2011). In addition to land constraints, horticulture productivity in Zambia is limited by poor infrastructure, restricting access to markets and laborsaving technologies that would allow for greater productivity. Agriculture comprises 21 percent of Zambia’s gross domestic product and employs 72 percent of the country’s labor force (USAID, 2010; FAO, 2013). An estimated 78 percent of women are engaged in agricultural work (Sitko et al., 2011). As of 2008 there were an estimated 1.1 million smallholder farmers with average holdings of approximately one hectare; smallholders comprise the majority of farming households in Zambia (USAID, 2010).
The most productive land is generally devoted to cash crops, whereas small-scale subsistence farmers usually hold the least productive land (USAID, 2010). Typically, men own land, while women access land through their husbands or their birth families (Machira, Bweupe, & Chiyombwe, 2011; GRZ, 2006; USAID, 2010).

**Land tenure and inheritance legislation**

There are two legal land tenure types in Zambia: customary and statutory. A majority of landholdings (84 percent) fall under customary tenure (GRZ, 2006; USAID, 2010). Under customary tenure individuals do not own land; instead, traditional authorities grant the use of land without temporal limitations to families, clans, communities, and increasingly individuals (GRZ, 2006; USAID, 2010). The rights of farmers are individualized, although the ownership is typically communal, and there is no formal documentation or land tax paid for customary holdings (USAID, 2010).

Statutory leaseholds of state land are primarily concentrated in urban areas, areas protected by the state, and other areas with developed industry and infrastructure (i.e. along railways and near mining-intensive areas) (USAID, 2010). Land may be transferred from a customary holding to a statutory holding, but the process is complicated, relatively expensive for rural smallholders, and requires approval of both the individual landholder and the traditional authority administering the customary holding (Machira et al., 2011; GRZ, 2006; USAID, 2010). Once customary land has been converted to state leasehold, customary rights are revoked and the land cannot be returned to a customary holding (USAID, 2010).

Zambia’s Intestate Succession Act regulates inheritance. This law stipulates that 20 percent of assets of the deceased go to the spouse, with 50 percent going to children, 20 percent to surviving parents, and 10 percent to other dependents (Machira et al., 2011; USAID, 2010). However, this law does not apply to land under customary tenure because it is not privately held and cannot be inherited by other individuals (Machira et al., 2011; USAID, 2010). The broader community or clan to whom the customary holding was awarded determines inheritance of property. The law does not explicitly disadvantage women, but it permits discriminatory socio-cultural norms of clans and communities to impact decisions regarding land holdings of the deceased, which does impact women.

**Women’s access to land**

Article 11 of the Zambian Constitution prohibits gender-based discrimination. However, Article 23 exempts otherwise prohibited discrimination under personal and customary law, both of which are central to land ownership and access. Scholars and practitioners argue that converting community-owned customary holdings to privately owned statutory holdings does not benefit rural women if they lack resources to purchase land and lose traditional access rights that are available via customary land holdings (Machira et al., 2011; Razavi, 2007). Privatization of land may, however, simplify the process of women inheriting land because state or statutory leaseholds may be sold, rented, mortgaged, or transferred (Razavi, 2007; GRZ, 2006). Because customary land is rarely owned by individuals it cannot be directly inherited. Widows are often victims of technically legal land grabbing, as customary holdings may be
reallocated within the clan (Machira et al., 2011; SIGI, 2012).

Customary landholdings are administered at the complete discretion of traditional authorities without predetermined minimum standards and often “reflect structure of power and beliefs in the society” (Machira et al., 2011, p. 3). Local assumptions and norms about women and their role in society and the household limit individual land rights for women through traditional authorities (Machira et al., 2011; SIGI, 2012). Single women with children are becoming increasingly likely to be awarded customary lease rights by traditional authorities (Machira et al., 2011; USAID, 2010). However, married women are unlikely to receive a holding separate from that of their husbands without their husbands’ consent.

The insecurity that rural women farmers in Zambia face because of inheritance laws presumably disincentivizes investing in land or in a community, as women may lose access to land in the event of death of a spouse or divorce. There is a link between land tenure and access, financial resources, and women’s income. Socio-cultural norms bolster existing legal barriers hindering women’s opportunities to increase and diversify their income and improve nutrition through land-based activities such as horticulture.

**ACCESS TO CREDIT AND FINANCIAL SERVICES**

The financial sector in Zambia is small, but providers of informal financial services are increasing. In 2010 there were an estimated 16 commercial banks and 71 non-bank financial institutions (NBFIs) (Melzer, Agasi, & Botha, 2010). NBFIs occupy the semi-formal financial sector; they lack full banking licenses and are not supervised by national regulatory agencies but provide financial services in the form of insurance firms, pawn shops, check-cashing locations, money lending, currency exchange, and microfinance institutions (MFI). Estimates from 2011 show MFIs and currency exchange facilities to be the most rapidly growing NBFIs in Zambia (Deutsche Gesellschaft für Zusammenarbeit (GIZ), 2012).

A 2009 Finscope Survey in Zambia estimated just over 23 percent of the adult population has access to formal financial services, while 14.1 percent has access to informal financial services (GIZ, 2012). The government recognizes that utilization of financial services is low in Zambia; the deputy governor of the Bank of Zambia announced the goal of increasing financial inclusion by 50 percent by 2015 (Kankasa-Mabula, 2012). There are many constraints to accessing financial products and services in Zambia, including disparities between rural and urban areas as well as women and men. While the government may be well positioned to address some of these barriers, others stem from the policies of the financial institutions.

**Rural access barriers**

Customary law and practices that discriminate against women are more prevalent in rural areas. Therefore, disparities between urban and rural areas have a disproportionate and negative impact on women who may bear the dual burden of rural access disparity and gender-based discrimination. Zambia’s urban population is more likely to take advantage of financial services. In urban areas 32 percent of adults utilize formal financial products and
services compared to 18 percent in rural areas (GIZ, 2012). Extending financial services to rural areas of Zambia can be difficult due to low population densities and poor infrastructure. Fifteen of the country’s districts lack bank branches entirely (Arora, Saasa, Stone, Carpio, Williams, & Grossman, 2012).

The Government of Zambia has sought to develop rural finance policies and strategies, with explicit emphasis on expanding access and creating an environment that supports expansion of both formal and informal financial service providers (Arora et al., 2012). Providing financial services in rural areas includes identifying services with low infrastructure needs. Cellular phone access is fairly widespread throughout Zambia with much of the necessary infrastructure in place. Mobile banking via cellular phones is realistic in Zambia and represents an opportunity for better closing the urban and rural gap in financial service access (GIZ, 2012).

Automated teller machines (ATM) also require less infrastructure than many other financial services offered only in bank branches, making them an important component of promoting rural access to financial services. A national switch is a mechanism that connects stand-alone ATMs with the broader banking system. Zambia’s lack of a national switch means that ATMs, which provide rural financial service access, are not connected to the broader banking system. This isolation of ATMs poses problems for true integration of rural areas to national financial efforts (Arora et al., 2012). These low-infrastructure, decentralized technologies represent opportunities for improving rural women’s access to financial services.

Women’s access to financial resources
Women’s access to financial resources in Zambia is limited, preventing women from reaping the benefits of horticulture production. According to the Bank of Zambia’s deputy governor: “Access to affordable financial services—especially credit and insurance—enhances livelihood opportunities and empowers women and other marginalized groups to take charge of their lives as well as improve their social and economic equity” (Kankasa-Mabula, 2012). The deputy governor identified the following obstacles that women entrepreneurs face in accessing financial services: lack of collateral, discriminatory property rights, financial illiteracy, lack of financial products and services appropriate for women, inadequate financial skills, lack of banking facilities, prohibitively complex procedures and forms, high costs, concentration of women’s businesses in informal and low-value sectors, and a lack of information to help identify women-specific financial products and services (Kankasa-Mabula, 2012).

Female access to financial services was 34 percent in comparison to 41 percent for males, according to a national 2009 survey (GIZ, 2012). When only formal financial services were considered, women’s access decreased to 12 percent, while access of their male counterparts dropped to 17 percent (Kankasa-Mabula, 2012).

Women may seek financial services to improve their livelihoods, especially by expanding or enhancing their businesses. However, women-run firms in Sub-Saharan Africa tend to be smaller, informal, and operate in lower value-added sectors than those run by men. A portion
of the disparity between female- and male-run firms stems from women’s less secure property rights and reduced capacity to access their legal rights (Women, Business, and The Law (WBL), 2011). The prevalence of women-run firms in informal sectors translates to reduced income and other assets that may be used as collateral, limiting women’s ability to access loans to diversify income and expand horticulture production.

The Government of Zambia is in a position to address a number of legal constraints that affect women’s access to credit. Laws and practices regulating land tenure, division of property, and inheritance affect access to financial services. Ultimately, “[a]ccess to finance is limited by rigid collateral requirements. Many financial institutions accept only real property as collateral, which limits access” (Arora et al., 2012, p. 20). Customary land rights are often not registered, meaning they may not serve as collateral in accessing finances (Machira et al., 2011). The indirect rights of land access that women have through their spouses or birth families are not typically accepted as collateral (Machira et al., 2011). Women often lack the resources to compete in privatized land markets because they are discriminated against in acquiring land as well as acquiring financial resources to help them maximize the land they are able to access, even if they do not explicitly own that land.

Not all constraints facing women are directly related to government policies. Many of these constraints are policies from specific financial institutions that focus on urban, high-earning customers (Melzer et al., 2010). Current financial service provider models are often unable to accommodate the unique needs of rural customers whose incomes are smaller (GIZ, 2012). One example is “know your customer” (KYC) regulations, which are implemented by banks to mitigate risk of illegal activities. KYC policies often mandate customer identification and verification that may preclude servicing marginalized populations, especially rural residents who often lack proper identification (GIZ, 2012; Melzer et al., 2010). Banks frequently have minimum balance requirements. Such requirements can deter potential users who perceive these minimums as beyond their reach or are unable to meet the minimum baseline needed to open an account (Melzer et al., 2010).

Perceptions about financial institutions impact the use of financial services. Rural customers, including women, are more likely to be financially illiterate, which makes accessing financial services more challenging (GIZ, 2012). Perceptions about banks and their accessibility also contribute to lack of use. For example, 42 percent of micro, small, and medium enterprises (MSMEs) identified that the bank was too far away, and 47 percent of MSMEs cited that the line for accessing the bank was too long (GIZ, 2012; Melzer et al., 2010).

**NBFIs and semi-formal financial services**

Non-bank financial institutions (NBFIs) provide growing opportunities for closing the financial services access gap between rural and urban populations, as well as between women and men. Informal financial service providers increased their share of the financial services market in Zambia from 11.3 percent in 2005 to 14.1 percent in 2009 (GIZ, 2012). The Bank of
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Zambia has established a licensing program to allow MFIs to become deposit-taking institutions rather than just microfinance loan offices (Arora et al., 2012). This shift may improve financial access in rural areas, where NBFI s are more prevalent, by enabling MFIs to provide banking services and bridge the informal and formal markets. MFIs are often more eager to work in rural areas and expand financial service access than their formal banking counterparts, who tend to prefer traditional models that serve large businesses in urban trading centers (Arora et al., 2012; Melzer et al., 2010).

Microfinance may represent an important tool in efforts to improve access to financial services for women and individuals in rural areas but there are too few institutions to effectively meet the needs of all marginalized groups. Additionally, many areas remain underserved because their income is too small and irregular to warrant regular financial services (Melzer et al., 2010). Access to financial services in Zambia is limited and small-scale female farmers in rural areas may face some of the greatest hurdles in accessing financial services. Financial cooperatives, such as SACCOs, are still relatively underdeveloped in the country, with few cooperatives operating sustainably and limited performance information available. Because informal financial organizations are limited in number, they often struggle to provide high-quality services, and to retain staff. NBFI s may still charge fees beyond the reach of many rural individuals, especially women (Arora et al., 2012; GIZ, 2012). MFIs, like their formal banking counterparts, often give women smaller loans than originally requested, making it difficult for women to carry out their business plans (GIZ, 2012).
REFERENCES


APPENDIX A: LITERATURE REVIEW

This literature review examines the global trends for women in agriculture and horticulture to identify and better understand the legal and policy barriers affecting women working in horticulture in selected Feed the Future countries: Guatemala, Nepal, Tanzania and Zambia. Research for this review highlighted four barriers common around the world. These barriers include: inadequate female representation (both politically and socially), a lack of access to extension services (skills-based training in agriculture and business development, and tools and technology), as well limited land tenure, and financial resources and credit. By identifying legal and policy barriers that challenge women in these developing countries in the production, processing, marketing and the sale of horticultural goods this report supports the Horticulture Collaborative Research Support Program (CRSP) at the University of California Davis in achieving its mission of increasing food security, improving nutrition, and bettering health outcomes through horticultural development. Horticulture can provide opportunities for women to generate revenue and diversify their income base, leading to improvements in their welfare and that of their children. While there is limited literature specifically addressing barriers women face in horticulture, important insight can be gathered from research on obstacles to women succeeding in agriculture more broadly. Exploring global agriculture trends for women in developing countries offers perspective on common obstacles as well as strategies and solutions to remedy these issues.

INTRODUCTION

This discussion focuses on providing a brief overview of some of the global trends around legal rights and reform and of key barriers women in agriculture and horticulture face. While the purpose of this report is to identify policy barriers, many of the contributing factors are social, cultural, and economic and reflect obstacles arising from policy implementation rather than explicitly discriminatory policies. The Food and Agriculture Organization of the United Nations (FAO, 2011) advocates bridging gender gaps in developing countries as a strategy to reduce poverty and hunger. Additionally, the FAO emphasizes the importance of assessing how agriculture policy affects women differently by understanding the numerous challenges women face gaining access to the same resources and opportunities as men. Bridging critical gender gaps could improve agricultural yields by 30 percent and thereby reduce the number of people who go hungry by as much as 17 percent (FAO, 2011).

LEGAL BARRIERS

Many countries have begun to make the changes necessary to close these gender gaps. These changes are often geared toward promoting gender parity between men and women. Several countries introduced a small claims court to provide localized adjudication services. Other countries reduced or eliminated minimum requirements for loans with credit bureaus. Many
countries passed or amended laws governing maternity leave. Some countries also introduced employment anti-discrimination laws (Women, Business and the Law, 2011). These changes demonstrate the momentum globally to create gender equality.

Another example of recent legal changes can be seen in southern Africa. In 2008 the Southern African Development Community (SADC) signed the Gender and Development Protocol. This protocol is an effort to enshrine gender equality in the countries’ constitutions by examining and repealing laws that discriminate based on gender, as well as work to improve maternal mortality rate, create policies that promote gender equality accessing economic resources, prohibit gender based violence and address gender issues relating to HIV and AIDS (Weisfeld-Adams, 2008). The SADC aims to have these policies in place by 2015. Eliminating laws that discriminate based on gender is critical, but it is not enough. Taking gender-based legal reform a step further, the International Food Policy Research Institute (IFPRI, 2009) recommends having an anti-discrimination law in place and a plan for how to enforce it (Fertziger, Grebmer, Nestrovora, Pandya-Lorch, and Yohannes, 2009).

Inequality persists despite legal changes in recent years. The biannual Women, Business and The Law’s gender parity report identifies changing and eliminating laws that foster inequality as a first and necessary step in the right direction; however, challenges enforcing these legal changes remain (2011). In countries where both customary and statutory laws are valid, particularly when those laws conflict with one another, it is difficult to navigate between the two systems. A lack of institutional capacity is another challenge to enforcement in developing countries (Women, Business and the Law, 2011). Developing countries may lack offices and staff in rural areas to enforce the existing laws protecting women’s rights. In the absence of strong policy implementation in rural areas, even policies aimed at reducing gender disparity fail to improve conditions for many women.

Women facing discrimination may be unable to access legal services, limiting women’s ability to benefit from equal opportunities afforded to them. Education about how to access and utilize legal systems and support mechanisms can play a role in overcoming this persistent challenge (WOCAN, El-Fattal, 2012). Service centers in rural areas where simple legal business transactions can be completed (i.e. filing the paperwork to start a new business without the need for a notary or lawyer) would be one way to improve access. Rural women’s lack of mobility, time, money, and literacy all affect their ability to complete simple business transactions (El-Fattal, 2012).

**Female Representation**

Some countries have adopted constitutional mandates to ensure that a specified percentage of women hold government office. Female representation may help ensure women have access to
their legal rights. Additionally, female political representatives may work to review current policies and create more favorable policies for female farmers.

Women’s groups and community based-organizations can help build social capital. They may operate as cooperatives, savings associations, and marketing groups. One group in Kenya pooled their land, increasing each individual’s access to land and credit and subsequently control over their incomes (FAO, 2012). Political representatives who support enforcing women’s legal rights, and networks that build social capital, are important to reducing gender disparities.

**Extension Services**

Another barrier that must be addressed is women’s access to agriculture extension services. Noting the gaps in extension services is a critical step to understanding women’s limited access to assets. Extension services should tailor their outreach to meet the unique needs of women, recognizing women’s limited time and mobility and educational disparities (El-Fattal, 2012; IFPRI, 2008). For social and cultural reasons male extension workers tend to educate male farmers. Increasing the number of female extension workers would improve women’s access to extension services according to the IFPRI (2008). In addition to growing food to feed their families and earn income, women often have responsibilities running households, securing fuel and water, as well as caring for children and other family members (Weisfeld-Adams, 2008). Without extension services women miss opportunities to improve farm yields and increase their incomes.

Women’s limited access to land and input resources prevents women from enjoying the benefits of participation in agriculture value chains, particularly in high-value agricultural production (Mehra and Rojas, 2008). Participation in value-chains requires production of goods in large quantities, which are difficult for asset-poor women to meet. A 2002 study by McCulloch and Ota documented the success available to small horticulture farmers participating in exports through modern supply chains in Guatemala, Kenya, and Indonesia (as cited in Mehra & Rojas, 2008, p. 5). Companies typically contract with men; this limits women’s opportunities to access markets dominated by large companies (Mehra and Rojas, 2008).

**Land Tenure**

According to the SDD FAO, women produce over 80 percent of the world’s food supply but own one percent of the land (2013). Access to land poses a significant barrier for women, affecting the size of their fields and the quality of the land they farm. Barriers to accessing land are often reflected in marital property rights, rights and access to legal transactions, inheritance practices, credit access, and a woman’s ability to appeal to the judicial system (SDD FAO, 2013).
Landownership for women may be improved by ensuring married couples have joint ownership of property, and that property titles allow space for more than one name (El-Fattal, 2012). Birth certificates and other forms of identification are important in securing ownership to land; rural women may not possess this formal documentation, limiting their ability to own land (El-Fatal, 2012). The International Center for Research on Women suggests that women who have control over land and subsequently their finances are more successful at providing for their families and increasing the productivity of their farms (2012).

**FINANCIAL RESOURCES AND ACCESS TO CREDIT**

Rural women have unique financial needs and circumstances that limit their ability to access insurance, savings and credit opportunities. Allowing women to use moveable or non-land collateral such as equipment, jewelry, and livestock could be used to expand the credit available to women (El-Fatal, 2012). In the absence of credit access, women may be unable to invest in increasing farm productivity through the purchase of equipment, seed, and fertilizer (Bill & Melinda Gates Foundation, 2012).

**CONCLUSION**

Changes in laws and policies around the world reflect efforts to reduce codified gender-based discrimination. Despite new laws and amendments, inequalities persist, both enshrined in legislation and enabled by inconsistent implementation and enforcement. Women in horticulture will benefit from addressing these barriers, improving their ability to increase income and bolster health and nutrition.