



WOMEN'S COLLECTIVE ACTION

UNLOCKING THE POTENTIAL OF AGRICULTURAL MARKETS

An Oxfam International research report



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ABBREVIATIONS

ACE	Agricultural Co-operatives in Ethiopia programme (ACDI/VOCA)
ACDI/VOCA	Economic development organisation based in Washington, D.C., (Agricultural Co-operative Development International and Volunteers in Overseas Co-operative Assistance)
ATA	Agricultural Transformation Agency (ATA), Ethiopia
ATT	Average Treatment on the Treated (or Average Treatment Effect)
CAADP	Comprehensive African Agricultural Development Programme
CA	Collective action
CERCAD	Centre d'Études, de Recherche, de Communication et d'Animation pour le Développement (Mali) (Centre for Research, Communication and Animation for Development – Mali)
CIDA	Canadian International Development Agency
COFERSA	Convergence des Femmes Rurales pour la Souveraineté Alimentaire (Convergence of Rural Women for Food Sovereignty–Mali)
CRS	Catholic Relief Services
DADIP	District Agricultural Development and Investment Project (Tanzania) DFID Department for International Development (UK)
EDP	Enterprise Development Programme (Oxfam)
FAO	Food and Agriculture Organisation of the United Nations
FFC	Facilitators for Change (Ethiopia)
IAG	International Advisory Group (RWCA project)
IBRD	International Bank for Reconstruction and Development (World Bank)
IFAD	International Fund for Agricultural Development (UN)
IFPRI	International Food Policy Research Institute
IGA	Income-generating activity
ILO	International Labour Office (UN)
INGOs	International non-governmental organisations
IRAM	Institut pour la Recherche Agricole Montpellier (France) (Agricultural Research Institute – Montpellier, France)
M4P	Making markets work for the poor
Mviwata	Mtandao wa Vikundi vya Wakulima Tanzania (National Farmers' organisation in Tanzania)
ODI	Overseas Development Institute (London)
OECD	Organisation for Economic Cooperation and Development
OHPI	Oxford Human Poverty Institute
ORDA	Organsiation for Rehabilitation and Development in Amhara (Ethiopian NGO)
PADEP	Participatory Agricultural Development and Empowerment Project (Tanzania)
PAFA	Projet d'Appui Aux Filières Agricoles (Agricultural value chains support programme)–funded by CIDA in Mali
PSM	Propensity score matching
ROSCA	Rotating savings and credit association

RWCA	Researching Women's Collective Action project (Oxfam)
SACCOs	Savings and Credit Co-operatives (Tanzania)
SD	Stakeholder dialogue
SDC	Swiss Development Co-operation
SHG	Self-help group
SIDA	Swedish International Development Agency
SIGI	Social Institutions and Gender Index (OECD)
SILC	Savings and Internal Loan Committee
SNV	Netherlands Development organisation
SSA	Sub-Saharan Africa
TAPP	Tanzania Agricultural Productivity Programme (USAID-supported)
UFRROT	Union des Femmes Rurales Ouest Africaines et du Tchad
ULT	Usambara Lische Trust (Tanzania)
UN	United Nations
UNFPA	United Nations Population Fund
USAID	United States Agency for International Development
VICOBA	Village Community Banks (Tanzania)
WCA	Women's collective action
WEAI	Women's Economic Empowerment in Agriculture Index (IFPRI/OHPI)
WSHG	Women's self-help group

GLOSSARY

Cercle	‘Circle’, a French term referring to the second-tier administrative unit in Mali
Chef d’exploitation	French term for head – usually male – of extended family farming household (Mali)
Dalali	Local brokers
Idir	Informal association originally constituted to organise burials in Ethiopia, now serving multiple purposes
Kebele	‘Village’, the first-tier administrative unit in Ethiopia
Masika	Long rainy season starting in April through June
Mboga	A generic Swahili term for ‘vegetables’ including most leafy vegetables (Tanzania)
Meher	Main growing season corresponding to ‘big rains’ from mid June to Mid September in Ethiopia
Tej	A honey-based alcoholic drink commonly brewed in Ethiopia
Tontines	Traditional informal savings groups in Mali
Ujamaa	Concept that formed the basis of Julius Nyerere’s African socialist development philosophy and model in Tanzania after it gained independence from Britain in 1961. From the Swahili word for extended family or familyhood
vidembwa	Self-help groups (Swahili)
Vuli	Short rainy season from October to November
wanunuzi/watajiri	Traders from outside the community
Woreda	‘District’, the second-tier administrative unit in Ethiopia



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A close-up photograph of a person's hand holding a blue, broken watering can. The hand is dark-skinned and appears to be in a rural, agricultural setting. The watering can is tilted, and the broken edge is visible. The background shows a field of young green plants growing in dark soil. The text "EXECUTIVE SUMMARY" is overlaid in the center of the image.

EXECUTIVE SUMMARY

EXECUTIVE SUMMARY

Development actors increasingly emphasize the importance of ‘investing in women’ to ensure food security and sustainability—as well as equity—in agricultural and rural development. Collective action (CA) has advantages for improving the position of small-scale farmers in markets. These include efficiency in the delivery of inputs and training, economies of scale and increased bargaining power. For many development agencies, including Oxfam, CA is a key entry point for rural livelihoods interventions.

Women small-scale farmers face gender-specific as well as more general barriers to engaging in markets. This is in addition to their better documented and understood production constraints such as restricted access to land, credit and inputs. In this context, CA is potentially a critical mechanism for women small-scale farmers to increase their engagement in agricultural markets. But women producers are poorly represented in formal CA and, if they are present, it is not clear to what extent they are benefitting. Meanwhile, targeted support to rural women focuses less on market engagement and more on broader social functions.

During 2010–12, Oxfam and partners worked with stakeholders in Ethiopia, Mali and Tanzania to design and implement in-depth qualitative and quantitative research. The research aims to develop the evidence base of effective women’s collective action (WCA) in agricultural markets and identify appropriate strategies of support by development actors.

KEY FINDINGS

Women group members tend to be older, married, and from wealthier households. This reflects the fact that such women have fewer household responsibilities, more time, and better access to assets and resources. An exception to this is in Ethiopia, where unmarried women—often female heads of households—are still more likely to join CA groups. Women who join groups tend to have experience of informal organising, and often are those who work outside the household. However, women from households with more land may be constrained because they are too busy working in family fields. Smaller, less dispersed groups facilitate women’s effective participation. Flexible membership criteria are helpful to avoid directly or indirectly excluding women, for example through literacy or land-ownership requirements, prohibitive joining fees, or the exclusion of young or unmarried women. It is crucial that husbands and other men support women’s participation and leadership in market-oriented groups, for example, by taking on household tasks or providing access to resources at household and community levels.

There are significant economic benefits for women who join CA groups. Group members are more productive and their products are of higher quality, and so receive more income from sales. In Tanzania, for example, the monetary value of vegetables produced per acre by women members of the groups surveyed is 95 per cent higher than that produced by non-members, and members earn almost 70 per cent more than comparable non-members. In Mali and Ethiopia, this latter figure is 80 per cent.

Estimated annual net gains for women group members’ compared to equivalent non-members, were \$12 in traditional Shea butter sales in Mali, \$35 from honey sales in Ethiopia and \$340 in Tanzania’s vegetables sector. In Tanzania, these benefits were realized primarily through increased productivity of land planted for vegetables, and overall via higher sales revenues. Only in Ethiopia was there a net price advantage (a 20 per cent premium) for women group members, who in their majority sold honey for the first time via the district honey co-operative.

CA improves women smallholders’ access to credit and market information, while training and the use of improved technology raise quality and productivity. In Ethiopia, women members rely on their groups to grade their products; in Mali, to source information; and in Tanzania, to access more distant markets. Members in all three countries use groups to access credit. This provides evidence that, to varying degrees, all the WCA groups studied lower barriers to marketing and offer tangible benefits to women who want to engage in income-generating agricultural activities. While the differences in market access are significant between group members compared to non-members, members’ trading via groups is still limited, except in Ethiopia where women’s opportunities for independent trading are limited by both social norms and government regulation.

Key barriers still limit WCA members’ engagement in markets. Time poverty, limited mobility outside their villages and restrictive social norms are still significantly limiting women smallholders’ access to agricultural markets. CA groups tend to support women more with finance and production, but seldom address these issues of market engagement.

Women group members have increased control over decisions (‘empowerment’) in a few domains. However, improved empowerment outcomes are associated with membership of a range of CA groups, not just formal WCA membership, and the effects of WCA membership are enhanced by women being members of informal CA groups. Access to credit was the only exception, for which the effects of formal and informal group membership seem to cancel each other out, signalling the importance of

avoiding duplication in interventions. Across all three countries, women in CA groups have more decision-making power over the use of credit. Otherwise, changes in women's empowerment arising from their participation in groups vary considerably, as gender norms differ. In Tanzania and Mali, women group members benefit from increased freedom of movement; in Ethiopia, from enhanced control of household expenditure. In Mali, the research also found that women group members have greater autonomy over the use of agricultural incomes, and are consulted more on community and organisational decision-making.

Income gains from markets don't translate into broad-based empowerment. WCA members studied in all three countries are earning more money than non-members. However, they are only significantly more empowered than non-members in a few (between one and three) of the eight dimensions used to assess changes to control over decisions (see Table 13 in Annex 6). There are exceptions; for example, in Mali, rights of asset ownership do appear to be strengthened when women participate in both formal WCA groups and Rotating Credit and Savings Associations (ROSCAs).

Changes in empowerment for group members are likely to be partial and 'incremental' rather than 'transformative' in collectives focused on economic outcomes. Where collectives are organised with specific objectives to address social norms, or where interventions are accompanied by wider measures to address existing societal norms (e.g. property rights), greater empowerment impacts can be expected.

The major findings from this research suggest that effective support to women's collective action in agricultural markets has considerable untapped potential to deliver economic gains for women by increasing incentives to women farmers, redressing the 'gender gap' in access to resources and thereby contributing to raising agricultural productivity and growth in Sub-Saharan Africa.¹

Today, a wide range of actors initiate, support and promote various forms of CA that aim to secure economic and wider benefits for women, including through improving their engagement in markets. Development actors—including Oxfam—have tended to focus more on group formation and mobilisation, and the provision of technical and financial inputs via groups, than on overcoming gender-specific barriers in markets, group governance and the wider policy environment. To leverage the potential of CA to overcome such constraints, development actors need to adopt explicit, context-specific strategies; otherwise, they risk exacerbating rural gender inequalities.

Four key factors impact on the scope for women's participation in and benefits from CA:

- the overall policy and legal framework for formal CA, as well as wider policies, e.g. those covering land and resource rights;
- the degree and nature of women's existing participation in the specific sub-sector, its market potential and linkages;
- local traditions and gendered patterns of social capital and informal CA;
- household relations, including gender divisions of labour, differing property rights of household members, co-operation of other household members, the availability of time and access to household resources.

Therefore, all of these factors are important to analyse from a gender perspective, when designing interventions.

Informal groups are important for WCA. Links between formal and informal groups play a significant role in enhancing women's participation in and benefits from collective action. Informal groups help women to develop leadership skills and build savings, while those in formal groups have greater access to inputs and services and engage more effectively in markets. Informal groups can sometimes evolve into successful formal groups, and simultaneous membership can enhance the benefits of formal CA.

Women-only groups enable effective participation in mixed groups. While economic benefits are often greater in mixed groups due to their better access to resources, networks and transport, women-only groups are an important forum for women to develop skills and confidence, and are often needed for women to effectively participate in mixed groups. In women-dominated sectors, or where women have little experience of organisations, women-only groups may be preferable. Women-only or women-led groups can avoid the appropriation of benefits by men, which is not uncommon in mixed groups with men-dominated leadership. Transparent group governance and gender-responsive leadership is critical to ensure the equitable distribution of benefits, whether in mixed or women-only groups.

KEY RECOMMENDATIONS

To support women's participation in, and benefits from, market-oriented CA, practitioners need to:

- Focus on high-value products with domestic markets, women-friendly sub-sectors and technologies;
- Analyze market, farming and household systems;
- Support women's engagement in diverse markets;



- Build on existing informal CA;
 - Clearly identify the specific collective activities that will improve women's capacity to reach or benefit from markets;
 - Analyse and communicate the potential benefits of group membership (vs. any time/ opportunity/monetary costs);
 - Consider the gender implications of group characteristics;
 - Ensure buy-in from men;
 - Support gender-equitable and accountable group leadership;
 - Ensure sustainability by enabling women group members to secure their access to the natural and financial resources required.
- In order to improve the enabling environment for effective WCA, policy makers need to:**
- Establish and promote the legal principles of equality of participation and benefits from co-operatives and other forms of association;
 - Agree targets to address persistent gender gaps in participation in formal marketing organizations, and co-ordinate measures across agencies to redress these;
 - Protect space for informal organizations, whose memberships are predominantly women, and develop mechanisms to strengthen informal-formal linkages. This could include support to more flexible group structures, reductions to group registration costs and the simplification of procedures;
 - Create synergies and avoid duplication in specific localities by sharing information about existing organizations and the support they receive from different actors;
 - Develop an explicit framework and promote good practices between district authorities, local co-operative agencies, gender equality offices, etc.
- Finally, both policy and development interventions need to address deeply embedded attitudes and beliefs, as well as gender-based asset gaps, for example by strengthening women's land rights, and reviewing family law and property rights.



INTRODUCTION

INTRODUCTION

1.1 WHY IS WOMEN'S COLLECTIVE ACTION IMPORTANT IN AGRICULTURAL MARKETS IN SUB-SAHARAN AFRICA?

Ask a Ministry of Agriculture official or an NGO programme manager in Africa about the empowerment of rural women and they'll probably talk to you about education, water, credit and training, and—perhaps—about women's access to land. Ask about what small-scale farmers need, and the conversation tends to turn to the importance of subsidized inputs, market information and access and improved organisation to meet the demands of competitive and liberalized agricultural markets. Typically the 'image' of the small-scale farmer is that of a man.

In recent years, international donors, development organisations and private sector companies have invested heavily in agricultural value chains and market development as a poverty reduction and growth strategy, especially in Africa where rural market systems are least developed and integrated.² The Comprehensive African Agricultural Development Plan (CAADP) of the African Union, within its 'Pillar II', emphasises value chain development and the importance of strengthening the commercial and technical capacities of farmer organisations and trade associations.³ The more recently launched GROW Africa initiative (2011) and New Alliance for Food Security and Nutrition in Africa (2012), supported by various African governments, donor agencies, and companies, have at their heart the promotion of private-sector-driven agricultural growth.⁴ Recent years have seen a growth in public-private and multi-stakeholder partnerships focused on specific agricultural value chains and markets in Africa, which feature initiatives to organise small-scale farmers, or support them to link with markets, often with a strong export focus.⁵

Meanwhile, both national and some international NGOs, including Oxfam, have been investing in farmer organisation aimed at building producer-led enterprises, and giving voice

to farmer interests.⁶ Perceived benefits of organisation for smallholder farmers include: economies of scale, reduced marketing costs, pooling of risks, increased access to services, access to higher-value markets, opportunities for value addition, and greater bargaining power and influence.⁷ There is also the potential for the pooling of labour, resources and assets to enable women to overcome some of the gender-specific barriers they face, such as time poverty.⁸ Box 1 gives a snapshot of some current examples of initiatives supporting small-scale farmers' and their organisations to improve market engagement.

Sometimes development practitioners promote single sex (women's) groups, but more often mixed sex organisations;¹² they may also support formal co-operatives, farmer associations or other less formal groups. Typically the focus is on specialized or single commodity production and marketing groups. Yet, in spite of the proliferation of such initiatives, there is little systematized evidence on how different forms of organisations work for women and the extent to which they enable rural women to overcome the gender-specific challenges they face in market engagement.

The evidence that does exist suggests that formal producer collectives in SSA have low percentages of women members.¹³ This challenge is beginning to attract more widespread attention from practitioners and policy makers.¹⁴ Even where women are more numerous as members, this is often not reflected in the leadership and decision-making in producer associations.¹⁵ According to the 2008 World Development Report:

Producer organisations have to represent the interests of an increasingly diverse membership. This creates a major challenge in achieving fair representation across a widening spectrum of interests. Leaders tend to be older males, larger-scale farmers and members of the rural elite. Yet, organisations have to ensure that the interests of smallholders, women and young producers are fairly represented and their needs adequately served.¹⁶

Box 1: Examples of current initiatives in Africa engaging small scale producers and their organizations in markets

USAID's **Feed the Future** initiative 'seeks to unleash the proven potential of small-scale agricultural producers to deliver results on a large scale' including through 'expanding markets and 'trade'. Feed the future also has a strong focus on women farmers.⁹

TechnoServe's Coffee Initiative is partnering with 180,000 farmers in East Africa over four years providing support in agronomy and coffee quality. The Coffee Initiative 'will empower 180,000 East African farmers over four years to improve the quality of their coffee and bring prosperity to their communities'.¹⁰

The Cassava: Adding Value for Africa (C:AVA) Project will develop value chains for High Quality Cassava flour (HQCF) in Ghana, Tanzania, Uganda, Nigeria and Malawi to improve the livelihoods and incomes of at least 90,000 smallholder households as direct beneficiaries including women and disadvantaged groups.¹¹

On the other hand, women's groups are frequently formed in rural Africa around micro-savings and loans, and wider social goals.¹⁷ Such groups provide much-needed access to essential cash for women who are excluded from the finance system, and have a wide range of potential benefit. However, they rarely address the gender gaps in productive capacities; networks and influence; mobility; and access to decision spaces, knowledge, skills and technology that need to be addressed in order for women to be effective in engaging in markets. Where women's groups have an explicit objective to increase market engagement, failure to understand the gender relations they are dealing with, or to involve men directly or indirectly in supporting groups can mean that projects meet resistance or limit group capacities for market engagement.¹⁸ Research comparing 'male-dominated' and 'female-dominated' maize marketing groups in Tanzania, for example, found that the latter had less positive economic performance.¹⁹

Current efforts at collective action to engage smallholders in markets are often either 'gender blind'—that is, they assume that men and women will benefit equally from

participation—or they focus on organizing rural women in single sex groups, assuming perhaps that this will guarantee that benefits are captured by women.²⁰ While many initiatives have targets for women's participation, fewer are designed with an explicit understanding that women face gender-specific barriers to engaging in markets or collective action groups. Nor do many have an explicit strategy for how to promote women's participation in or benefits from collective action.

Relatively few studies of collective action have carried out any systematic assessment of economic benefits, disaggregated benefits by sex, or focused on benefits to women specifically. Furthermore, it is all too often assumed that economic benefits in the hands of women producers, or just participation in a group, somehow translate into wider 'empowerment'. This is an assumption that needs to be tested. Furthermore, there is a need to better understand which women participate in collective action and—more importantly—why they do (or do not) from a gender perspective.²¹ This research is designed to address these gaps in knowledge.



Box 2: Research questions

1. Which categories of women smallholders participate in collective action in agricultural markets and why?
 2. What economic and wider benefits do women smallholders gain from their participation in collective action in agricultural markets?
 3. How, and to what extent, does collective action help women smallholders overcome key barriers to their engagement in markets?
 4. Which strategies by development actors are most effective in promoting equitable benefits for women from their engagement in collective action in agricultural markets?
-

1.2 RESEARCH QUESTIONS

When, in 2010 the Researching Women's Collective Action (RWCA) project convened stakeholders in Tanzania, Ethiopia and Mali, as well as a group of international experts, both actors on the ground as well as policy makers and researchers felt a need for more evidence on which to base future strategies.²² The RWCA project set out to fill this gap by answering the following overall question: To what extent and under what conditions does women's engagement in market-focused collective action lead to gender equitable outcomes? Box 2 sets out the specific research questions addressed in detail.

In addition to gathering rigorous evidence to address these questions, this research set out to identify what development actors can do differently, and what good practices can be built on and scaled up, so that collective action in markets addresses these barriers, enables women's participation and leadership in groups and delivers benefits to rural women.

Finding answers to these questions is all the more critical as increasing commercial opportunities and the promotion of investment in African agriculture means that markets are becoming more structured and new regulatory environments are being established and formalized to enable agricultural investment. In this context, expanding support to market-based formal producers' organisations within value chains with a strong export orientation runs the risk of—at best—neglecting women's needs and, at worst, exacerbating inequality by entrenching the male-biased status quo. At the same time, there is a risk that the opportunities to develop more integrated local markets—often more significant for women—are neglected, with negative consequences for both women producers and domestic food security.

1.3 WHAT WAS DONE?

Oxfam worked with partners and local stakeholders to design and conduct research in three countries—Ethiopia, Mali and Tanzania—where Oxfam has significant investments in market-based agricultural livelihoods

programmes. These sub-Saharan African countries all have agriculturally based economies, with a dominance of small-scale family farming. They face similar and critical challenges in terms of market development and integration. There are also some commonalities in their histories of collective action.

At each stage of the project, women small producer leaders, representatives of formal producer organisations on the ground, and practitioners at local and national levels, were involved, through stakeholder dialogues. Researchers worked with local stakeholders in each region to determine the sub-sector focus, targeting those sectors where women are economically active and have some capacity to control benefits from the activity; where there are significant and expanding market opportunities; and where there is evidence that collective action is occurring at different stages of the value chain. Local stakeholders mapped collective action in specific sectors and localities and identified key informants.

Women producer leaders and development actors supporting WCA in the regions provided feedback on preliminary findings, and on which questions which are relevant to them to inform the research as it develops, at each stage.²⁴

The project employed a mix of qualitative and quantitative methods to answer the research questions, gathering data across four key dimensions: the legal and policy context; market structure and dynamics in the chosen sub-sector; WCA groups and associated interventions; and individual women—group members and non-members—and their households.

Initial scoping research was carried out across a total of six sub-sectors in two regions per country (January–May 2011).²⁵ Based on the preliminary findings from this research, specific research questions were finalised and regions and sub-sectors were chosen for in-depth study. Fieldwork was carried out in one or two districts of the chosen region in each country between January and June 2012, as summarized in Table 1.

In Amhara region, there are a total of 42 honey co-operatives, with an average of 10 per cent of women members. Seven out of the 42 are in West Gojam and Awi zones (see map in Annex 3). There is only one honey co-operative allowed per woreda (district) (as per Amhara Co-operative Law), so, to ensure the study was not limited to one main formal group, two different woredas were selected for the study: Mecha (MesereteHiwot Co-operative), as one of the major honey producing woredas in the region, and Dangila (Agunta co-operative), which is closer to urban markets.

In addition to the formally recognised honey marketing co-operatives, women’s self-help groups (WSHG) have been established, linked to these co-operatives, since 2010, promoted by Oxfam. These groups do not sell honey collectively; selling is done only via the co-operatives. In Mecha Woreda there are ten such groups in one kebele (lowest administrative unit), Rim. In Dangila, there are four WSHGs, each in a separate kebele. Each group has 20 women members. The qualitative research focused on two WSHGs and one co-operative in each woreda (six groups in total).

In Ethiopia, the quantitative survey sample was derived from female membership of the single honey marketing co-operative in each woreda, whose overall membership is very large. However, 67 per cent of co-operative members sampled are also members of the much smaller WSHG described above.

In Mali, Koutiala Cercle was chosen as the focus for the field study since it is an important centre for Shea production (see map in Annex 3). Also, there are ten market

centres for Shea nut, butter and soap in the area, and 42 registered women’s co-operatives active in the Shea sub-sector. Of these, members of 27 groups were sampled.

Lushoto district in Tanga region of Tanzania (see map in Annex 3) was chosen for its well-established vegetable sub-sector; diversity in forms and types of collective action (128 groups were identified altogether, of which 28 were used for the quantitative sampling); and high involvement of women in the vegetables sub-sector. In this setting, the CA groups studied are smaller and less formal than in the other countries and focus more on production than marketing.

1.4 HOW WAS IT DONE?

The qualitative research approach consisted in identifying and studying WCA groups in the focus districts that are ‘positive exceptions’, i.e. groups that could potentially teach us something about the circumstances and conditions under which women engaged in collective action are most likely to gain economic returns and empowerment benefits through market engagement. In each country we identified four ‘positive exceptions,’ forming together the 14 qualitative case studies. Groups were selected which were at least two years old, had active women’s participation in the relevant sub-sector, and were perceived by local actors to have had some success. Annex 5 contains a brief description of the qualitative case study groups by country and district.

By focusing on ‘positive exceptions’, the qualitative research was designed to deepen our understanding of how market linkages, group composition, structure and

Table 1: WCA groups studied in depth

Country	Region (zone)	Sub-sector focus	Location of study	Formal WCA Groups identified	Groups surveyed	In-depth case studies
Ethiopia	Amhara (West Gojam)	Honey	Mecha (woreda)	1	1	3 (1 co-op, 2 WSHG)
Ethiopia	Amhara (Awi)	Honey	Dangila (woreda)	1	1	3 (1 co-op, 2 WSHG)
Mali	Sikasso	Shea	Koutiala (Cercle)	42	27	4
Tanzania	Tanga	Vegetable	Lushoto District	128	28	4

OXFAM-GB



governance (itself influenced by policy on collectives), and evolving gender relations at household and community level have shaped women's ability to participate in collective action groups. The research also looked at the outcomes of women's participation in collective action over time. Specifically, the case studies examined gender aspects of group membership rules, decision-making and leadership and how these influence women's ability to engage in groups. They also looked at the distribution of benefits from market-oriented CA groups and the ways that informal and formal spheres of CA may contribute to positive outcomes for women. Qualitative analysis also sought to identify which intervention strategies contribute to enhancing women's ability to engage in these groups and, ultimately, to the positive outcomes gained by women from their participation. Using timeline analyses with focus groups, participatory mapping of relations and flows between the specific WCA and different actors, as well as documentary review and interviews with key informants, interventions linked to each of the case studies were identified and their strengths and weaknesses assessed.²⁶

Quantitative research was carried out in the same districts as the qualitative research and aimed to make a rigorous comparison, for each sub-sector/country, between women who are members of formal CA groups and women who are active in the same sub-sector but are not members of such groups. For the quantitative research, the team conducted interviews with individual leaders of each of the selected groups to gain basic information on groups. Individual women members (treatment group) were sampled from each group as well as non-member women of a similar profile (control group). The total sample size for the surveys was 900 women per country: 300 group members (the 'treatment' group) and 600 non-members (the 'control' group). Overall, interviews were carried out with 2796 women producers. Table 1 in Annex 1 gives the final sample realised for each country.

Common outcome indicators, described in detail in sections 5 and 6, were used across all three countries for both economic and empowerment benefits, to enable cross country comparison of the extent to which participation in collective action contributed to these benefits.²⁷

To ensure rigorous comparison of outcomes between members and non-members, a two-step propensity score matching (PSM) approach for impact assessment was used. Communities were matched by development domains; and women members/ non-members were matched by socio-economic characteristics. This procedure was adopted in an attempt to isolate the specific impact of collective action participation on outcomes, independent of any other factors that may be influencing a woman's decision to join collective action groups. This procedure addresses

the matching problem in a nuanced way—by pre-selecting comparable locations—but it cannot entirely eliminate the effect of unobservable factors which might explain why WCA groups are present in some areas and not in others.²⁸ Differences in each country's sub-sectors and geographic and socio-cultural differences mean that the absolute value of the quantitative results, or the subjective perceptions highlighted by qualitative analysis, cannot be compared directly across countries or generalized, without a context. Commonalities that can be more easily compared and generalized include the characteristics of women participating in collective action groups, types of benefit or outcomes identified in the qualitative research, the size and direction of the observed differences between members and non-members identified in the quantitative analysis in each country, and the variables that impact on these outcomes, and the direction of their impact.

1.5 STRUCTURE OF THE REPORT

In Section 2, we present the analytical framework developed as part of this project. This illustrates the various factors shaping women's capacities and decisions to join collective action groups, the forms and structures of the groups themselves, and their outcomes. Broad lessons are also drawn on from documentary sources and stakeholder discussions, on the policy and market context likely to be conducive to effective WCA.

In Section 3, we present evidence on the types of women who tend to participate in collective action and the reasons for the patterns of participation observed.

In Sections 4 and 5, the report describes the mechanisms whereby CA enables women to address market barriers, as well as the significant economic benefits that participation in WCA can deliver to some rural women. While highlighting these benefits, the findings caution against exaggerated expectations of such interventions, particularly with regard to their impact on 'empowerment' (Section 6).

This evidence, together with insights on effective strategies (presented in Section 7), is drawn together in the concluding section and followed by recommendations to guide programme managers and advisers involved in the design of future programme interventions on supporting rural women's engagement in markets. The recommendations suggest possible changes to the policy and wider enabling environment that could support women farmers to organise themselves more effectively.



CONTEXT

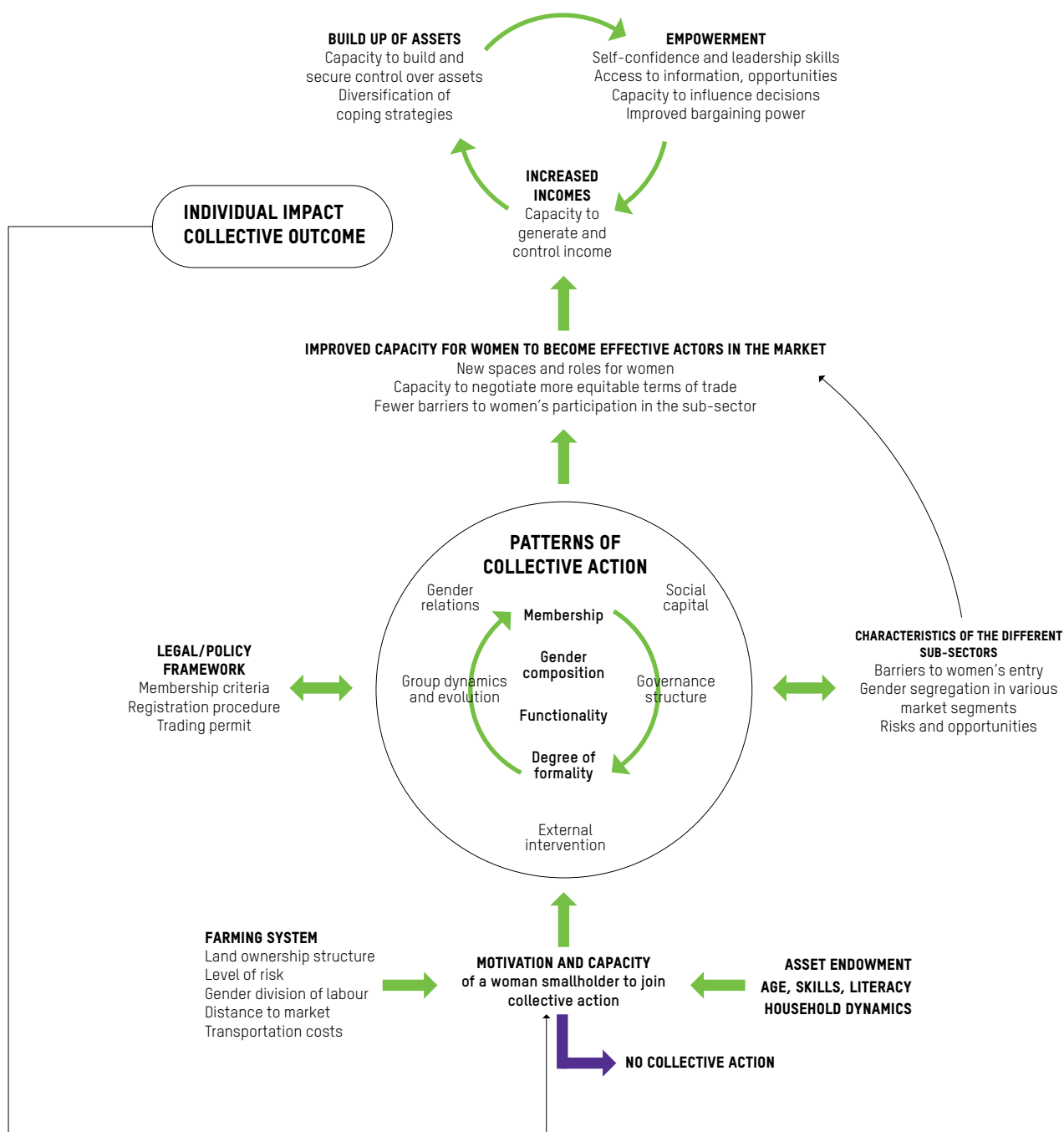
2. THE CONTEXT FOR WOMEN'S COLLECTIVE ACTION IN ETHIOPIA, MALI AND TANZANIA

2.1 FACTORS SHAPING WOMEN'S COLLECTIVE ACTION: AN ANALYTICAL FRAMEWORK

Across different countries and regions, women smallholders face varying agro-ecological, climatic,

socio-cultural and socio-economic conditions as well as policy and legal environments. Figure 1 illustrates how these different factors may impact on women's choices to engage, or not engage with collective action and their capacities to do so (at the bottom); the forms and patterns of collective action in different sub-sectors and countries (in the middle); and the outcomes of this engagement in terms of effectiveness of group functioning and economic and wider benefits to women group members (at the top).

Figure 1: Framework of analysis on WCA in agricultural markets





The sections that follow outline the key characteristics of the countries, regions and localities in which the studies took place. They focus in particular on gender relations at household or community level; the farming systems within which women smallholders operate; the market systems of the specific sub-sectors of research and the politico-legal context for CA. There is also a general overview of development interventions relating to CA and women's CA in particular.

2.2 GENDER RELATIONS AND WOMEN'S MOTIVATIONS AND CAPACITIES TO ENGAGE IN COLLECTIVE ACTION

Societal expectations and demands on women's time for both family agricultural labour and household work are entrenched in gender divisions of labour within rural households. These present major constraints to a woman's capacity to engage in collective activity. The extent to which a woman is constrained by these responsibilities depends on their age and status within the household. How property rights are distributed within the household and the degree of separation of budgets may affect the resources women can mobilise for group activity and their ability to control the proceeds of any such activity.

2.2.1 Ethiopia

In rural Ethiopia, women walk long distances with heavy loads on their back, while men ride donkey carts. Gender

disparities are pervasive. A study conducted by the United Nations Populations Fund (UNFPA), reveals statistically significant gender gaps in literacy, educational attainment, work status, earning by type of work, occupation, access to media, age at first marriage, and fertility preference or desire for children.²⁹ At the household level, women are over-burdened with domestic chores, spending many hours a day collecting water and firewood, preparing food and performing other household tasks. Recent developments have brought about positive changes in this regard. The establishment of grinding mills in rural areas has for instance decreased women's workload in food-processing. Likewise, the introduction of plastic containers to carry water (as opposed to clay jugs) has meant that boys and men can now be called upon to bring water for domestic use.³⁰

Amhara region in particular is socially conservative and has a prevalence of early marriage. While this is beginning to come into question, girls' education is still discouraged by local traditions. Gender-based violence is also quite common in the domestic sphere, despite some attempts to address the issue. Illiteracy combined with inequity in access to resources creates a situation where women have very little scope to control any of the household resources (including cash) or to influence household decision-making.³¹ Yet, targeted interventions have demonstrated that change can occur at a fast pace where women are encouraged to take up new roles, as in the honey sub-sector.

2.2.2 Mali

In Mali, household dynamics vary greatly depending on ethnicity and religion, but within a given ethnic group, like the Minyanka, the social expectations of a woman's roles depend on her marital status. The context being largely polygamous, being a first wife or third wife, for instance, will have bearing on a woman's expected contribution to household chores. Age also determines the level of mobility and influence a woman can acquire in her household and community. The division of labour and distribution of revenues at household level vary according to commodities. Cotton co-operatives are largely male-dominated, and earnings are essentially controlled by men. By contrast, Shea is known as 'women's gold' for its direct contribution to women's cash incomes and because women have a measure of control over the earnings.

Rural households in Mali are usually embedded in extended family farms, with decisions on use of productive resources (such as land and farm equipment) made by the a senior male ('chef d'exploitation'), while consumption decisions happen at a household level. As in much of West Africa, women and men have separate income-generating

activities, whose income they control, as well as separate and distinct duties with respect to household expenditures; men are responsible for lump-sum expenditures, and women are in charge of day-to-day expenditures, like clothing for children and small expenses.³² This usually means that property is individually owned, rather than pooled within marriage. In this context of unequal gender relations, most of the assets are owned by men and women have to negotiate with men at household or community level to secure the resources they need for productive activity.

2.2.3 Tanzania

By contrast, in East Africa, where the married couple constitutes more of a joint economic and budget unit, the household head (usually a man) controls household expenditures, women's independent decision-making is limited. While women may formally have rights over joint assets, in practice, these rights are often difficult to exercise and claim, and women are often constrained in making decisions to sell, transfer or claim exclusive use over jointly owned property.³³ In Ethiopia, this means that it is primarily women who are heads of household have the autonomy to engage in formal groups.³⁴



2.3 FARMING SYSTEMS IN AREAS OF STUDY

2.3.1 Ethiopia

Ethiopia's Amhara region is located in the north-east of the country, bordering with Sudan. The predominant farming system in the region is a mixed smallholder system in which both crops and livestock are important. Cultivation and grazing land make up 30 per cent each of total land use in the region. Although the region's agricultural products enjoy good demand in the market, road and transport access to Amhara is limited. Where transport is available it is often too costly for many smallholders, thus making it difficult to reach the market to sell their produce.

Climatically, the north-western and north-eastern parts of the region receive the lowest amount of rain, but the region as a whole receives the highest percentage of the total rainfall, primarily during the Meher season.

Honey is traditionally produced using beehives placed in trees, which are difficult to access and manage, and this has hampered women's active involvement in the harvesting of honey. The introduction of the Kenyan top-bar hives, has allowed women to become more active beekeepers at the production and harvesting stages. Modern hives, which are more accessible, can easily be placed in the compound and women can manage these alongside other home-based tasks. Combined with targeted external support, this has allowed women to become more active in beekeeping activities. It should be kept in mind, however, that modern beehives still represent only three per cent³⁵ of honey production at country level, and that higher productivity requires extensive training and follow-up (typically provided by development actors).

2.3.2 Tanzania

Tanzania's Tanga region has a predominantly warm and wet climate along the coast, with two rainy seasons—one long (Masika from March/April through June), and one short (Vuli from October to November). The region is known for producing food (primarily maize, paddy, beans and sorghum) and cash crops (primarily sisal and tea as well as horticulture and dairy). Livestock keeping is also a significant activity for smallholder's livelihoods in this region. Traditionally, women were the prime cultivators of vegetables as these were grown primarily for household consumption. In Lushoto area, vegetables like cabbage, tomatoes, green beans, yam, onion, carrot, cucumber are cultivated for commercial purposes on fertile valley bottoms, while subsistence farming is predominantly done by women on less fertile slopes. This allocation of land has a strong gender dimension to it. Within a household, the male household head typically manages farming on the irrigated valley bottoms, while his wife (or wives in the case of polygamous Muslim households) grows subsistence crops (maize, field beans, bananas, cassava and sweet potatoes) on the less fertile, non-irrigated land. However,

as growing urban demand for vegetables is increasing market opportunities, both men and women have become more involved in the cultivation of an increasingly wide variety of vegetables as cash crops.³⁶

Vegetable farming for commercial purposes still tends to be a family affair, involving men, women and children. In the vegetable sub-sector, the women's roles include planting seedlings, taking care of vegetables in the field, harvesting and transporting vegetables. Men are involved in land preparation, spraying of pesticides, and marketing (so that they tend to control the revenues accruing from the sale of vegetables in large volumes). WCA project researchers also found that many women do informal paid on-farm labour, and some small-scale local marketing as well as agricultural production.

There are many types of gendered patterns of land use around vegetables. One significant trend is the increasing involvement of women smallholders in the commercial cultivation of vegetables (either as individuals or in groups). Although women tend to be involved in some way at every level of the value chain, the extent of their involvement differs depending on the commodity type. With tomatoes, for example, individual women are usually involved in both the production and marketing of their own produce. Cabbage, on the other hand, is largely a male-dominated commodity especially at the marketing stage, but women often contribute labour in production and to a more limited extent to marketing.

2.3.3 Mali

Sikasso region is situated in the extreme south of Mali and includes semi-arid to sub-humid agro-ecological zones with tropical soils and abundant rainfalls that enable agricultural activities. The 'North Guinea Zone' in the region is a sub-humid forest area with a long rainy season lasting between five and seven months.³⁷ Sikasso's economy is agro-silvio-pastoral; it produces two thirds of the national production of cotton, as well as producing mangoes and being on course to becoming the leading region in Mali for livestock. Strong population pressures, however, have begun a process of degradation of the region's natural resources.

In Mali, Shea nut collection, processing and marketing are almost entirely women-dominated activities. Women have usufruct rights over the nuts which are collected from trees on their husbands' land (or from land not under cultivation) usually during May-September. Shea nuts have traditionally been processed domestically for household consumption. Nut collection and almond drying is usually an individual activity, but butter extraction is carried out collectively. Women who have received no training use traditional methods and work collectively to produce butter, while those who are trained and have access to modern equipment and processes can produce improved butter collectively.

Recently, however, more men have been collecting Shea nuts in some areas to meet increasing demand, some of which is for the direct export of unprocessed nuts. This may lead to men gaining an advantage in the sector especially as women tend to collect fruits only within a radius of 2-3 km from the village. Similarly, women's workload in the household usually means that they cannot collect nuts intensively. Migration patterns and rural unemployment can affect gender relations in the studied sub-sectors; young men who migrated to Cote d'Ivoire but are now returning back to Mali may have led to some interest in the sector from unemployed men.

2.4 MARKET SYSTEMS IN AREAS OF STUDY

The in-depth analysis carried out in the final phase of this project focused on WCA within one sub-sector in each

country: honey in Ethiopia, vegetables (mboga) in Tanzania and Shea butter in Mali.³⁸ The three sub-sectors exhibit very different characteristics with respect to gender relations in both farming and market systems. Honey in Ethiopia is a traditionally 'men-dominated' sub-sector that women are beginning to enter but are still the minority. Vegetables in Tanzania (mboga) is a sub-sector in which both men and women are involved, and often perform similar tasks, but usually deal in different crops and markets. Finally, Shea butter is traditionally a 'women-dominated' sub-sector and remains largely so, given the established usufruct rights that women possess over Shea trees as well as the longstanding tradition of processing Shea butter for domestic consumption in Mali. Table 2 below summarises the key features of each of the selected sub-sectors by country.

Table 2: Sub-sector characteristics³⁹

Country	Sub-Sector	Key Characteristics
Ethiopia	Honey	<ul style="list-style-type: none"> • Three types: white, yellow and red (colour depends on flowers and the way the hives are handled). Other potential products, like beeswax and hive products such as propolis, are not currently exploited. • Produced from both modern (2.8 per cent) and traditional beehives (96.4 per cent) (Denu, 2012). Quality of honey is a major factor in determining price and market access. • Harvested three times a year, mainly during the rainy season, followed by flowering. • 87 per cent of produce consumed as drinks (tej). Small but expanding international market.
Tanzania	Vegetables (Mboga)	<ul style="list-style-type: none"> • Sub-sector includes over 30 different crops (most common in survey districts: chilli, cabbage and tomato). • Different production systems for different vegetables (e.g. rain-fed or irrigated in valley bottoms). • Most vegetable farmers are semi-subsistence farmers; some acquire land and use it to produce and market large quantities of vegetables. • Barriers to markets for smallholder vegetable-producing households: limited market information, high input prices, unreliable markets, low and fluctuating producer prices, lack of credit facilities and poor infrastructure (Msuya, 2012). • Local weekly markets; major vegetable markets and supermarkets in Tanga and Dar es Salaam; some vegetables also transported to Kenya (Pemba and Mombasa) in specific seasons.
Mali	Shea	<ul style="list-style-type: none"> • Types: Shea nuts/almonds, traditional Shea butter, improved Shea butter, soap, cosmetic cream. • Collected from trees that cannot be legally owned. • Irregular production cycle, with ripening of Shea usually beginning in May and ending in September. • Traditional and improved processing methods employed. • Demand from local, sub-regional markets (especially Burkina Faso and Côte d'Ivoire) and international markets.

In Ethiopia's honey sector, in the Amhara region, as in many other sectors, co-operatives are very active at each level of the value chain, but processing and packaging tends to be done through private companies. Apart from purchases by cooperatives, private traders also buy honey from local producers to sell onto the processors. Some companies, like Ambrosia plc., are attempting to by-pass traders and buy directly from producers via co-operatives or through their own agents.

In Amhara, women generally market low-value consumer goods and low-quality perishables or agricultural goods with limited financial returns. When women from male-headed households sell larger animals (e.g. sheep/goats) or higher-value products, husbands or male relatives often determine prices, and money from the sale tends to be handed over to the man.⁴⁰ By and large, when honey is sold outside the co-operative, which involves a process of negotiation with traders, women are often excluded from direct market transactions. The researchers did not find evidence of women being significantly involved in retail of honey at village level, nor in small-scale trading. Although gender norms are invoked as a reason for this, women interviewees themselves said that a policy which restricts beekeepers from practising trading limits their prospects.⁴¹

Vegetable marketing in Tanzania is highly diversified and informally organised: in Lushoto local brokers (dalali) negotiate deals between farmers and buyers. Buyers from outside (wanunuzi/watajiri) buy larger quantities to sell in wholesale markets, like the Kariakoo market in Dar es Salaam (MMA, 2008). Women tend to sell their produce in local markets within the district, while men dominate the regional and national markets.⁴² Women have not traditionally been involved in selling vegetables to traders or brokers at the farms, however those women who control some portions of land devoted to vegetables in valley bottoms engage directly in marketing. Most of the brokers, middle-men and local traders are men, but again some women now act as traders to external markets, while others engage in small-scale trading, with some measure of co-operation through informal groups.

In Mali's Shea sector, the marketing stage is, like collection and processing, dominated by women producers at least at local level, via sales in weekly markets. Traditional butter is primarily sold by individual women in these markets. Conversely, improved butter (usually produced as a result of project-based development actors' support) is generally sold collectively via co-operatives.

2.5 THE POLICY AND LEGAL FRAMEWORK FOR WOMEN'S COLLECTIVE ACTION

The scope for CA and the form and distribution of groups is influenced by the legal and policy framework within each country and region.

Although liberalisation in the 1990s precipitated a retreat of the state from agriculture, government policy still plays a significant role in setting the framework for co-operative development in agriculture. In the last 15 years new legislation in all three countries was passed to regulate the 'new generation co-operatives'.⁴³ Wider policy frameworks and trends (e.g. family law, inheritance law, financial access etc.) also shape the forms of CA and women's engagement in it. The increasing promotion of commercial agriculture and value chain development (see Section 1.1) is encouraging specialisation and aggregation among medium- and small-scale farmers, and creating a shift towards greater formalisation of groups and their relationships with buyers.

WCA groups' access to resources is influenced by microfinance regulation, which usually focuses on either microfinance institutions (MFIs) or Savings and Credit Co-operatives (SACCOs), and omits the informal groups in which most women are, although often allowing them to operate outside formal regulation. Social welfare policies may also promote group organisation, particularly among women, such as the self-help group model in Ethiopia.

In all three countries, co-operatives have played an important role in recent years, just as less formal CA groups, like labour sharing and savings have credit organisations have been doing for a long time. Importantly, co-operatives are now seen by governments and donors alike as a useful mechanism for reducing poverty and improving small producer livelihoods. In the past, they have been used by both colonial and nationalist governments as mechanisms of political control of rural populations or of 'surplus extraction'.⁴⁴ Political goals often superseded economic ones in the administration of co-operatives, at the expense of efficiency.

Even under earlier centralised regimes, informal associations, popular since well before colonisation in all three countries, continued and often eschewed attempts to bring them under state control.⁴⁵ Indeed, in Mali, the social ties between women who had informally organised themselves, especially through savings and credit associations (tontines), enabled them to be active in the democratic struggle to bring down Moussa Traoré's government in 1991.⁴⁶

Alongside policies to regulate co-operative behaviour, governments in all three countries have made efforts to address women's status and engagement in agriculture. Perhaps the most important issue has been land tenure, as this has hindered both women's engagement in agriculture and their ability to actively participate in collective action, especially when land ownership—directly or indirectly—is a precondition for group membership.

2.5.1 Ethiopia

In Ethiopia, the current government has made co-operatives central to its poverty reduction strategy. In 2005, the country had approximately 14,423 co-operatives, 80 per cent of which were service-based, reaching only eight per cent of the rural population. A recent International Food Policy Research Institute (IFPRI) study suggests only six per cent.⁴⁷ A high proportion of the co-operative members are female heads of household, who constitute 21 per cent of total households. In Amhara region, approximately 18 per cent of co-operative members (all types) were women in 2008; the figure for honey co-operatives was nine per cent.⁴⁸ The primary form of recognised CA for the purposes of production support and agricultural marketing are the Multipurpose Farmer Primary Co-operatives present in each kebele. According to the 1995 Co-operative Law, only one umbrella co-operative is to be established per woreda. A government rule also states that one out of the seven executive committee members of each co-operative must be a woman.

Informal WSHGs are common in rural Ethiopia. They have been set up in the last few years with the support of

district and zonal co-operative agencies, the Women and Children Affairs Office, and NGOs like Facilitators for Change (FFC).⁴⁹ WSHGs engage in multiple social and economic activities. Members are organised to save a small amount on a regular basis, which gradually enables credit and lending activities among women and potentially links to microfinance organisations and the development of income generating activities.

Land rights for women remain limited despite reforms carried out in 1997, which attempted to improve access to land and established that women have the right to lease land from the government. As a result of these reforms, 130,000 women in the Amhara region became land holders for the first time.⁵⁰ Nevertheless, women's access to land across the country remains primarily through marriage and heads of households (i.e. men) tend to be recognised as landowners.

2.5.2 Tanzania

In Tanzania, SACCOs have emerged as the dominant type of formal collective action for smallholders. Tanzanian government legislation focuses on primary co-operatives and confederations, but many producers' organisations exist without formal registration.



Land tenure is a thorny issue, as policy-makers have attempted to maintain a plural legal system, often resulting in clashes between customary and statutory law. Tensions resulting from these clashes led to a 1999 Tanzanian Land Act which granted women the right to obtain access to land, including the right to own, use and sell it. In practice, women's inability to inherit land remains limited.

2.5.3 Mali

Similarly, in Mali, co-operatives have been framed as key tools for local development within a decentralised framework. Since 2004, women's participation in co-operatives has increased as a result of improved access to training, leadership skills and credit offered to rural women.⁵¹ This is also due to increased recognition of individual, rather than household level, membership across all countries, although co-operatives remain largely state-dominated.

The country's 2006 Loi d'Orientation Agricole states gender equality as a guiding principle, and reasserts the 2000 official recognition of women's land ownership rights by arguing that, as vulnerable members of society, women ought to be given preferential treatment in the allocation of public land.⁵² Traditional practices continue to dominate with customary land managed on a collective basis and land most often allocated to the oldest male household member and women usually given cultivation but not primary rights.⁵³

2.6 COMPARISON OF COLLECTIVE ACTION IN THE THREE COUNTRIES⁵⁴

Within each sub-sector, groups are found at the production level. Groups that facilitate access to inputs are present in all sub-sectors, while labour sharing is only prevalent among Shea producers. Savings and credit groups exist across the sub-sectors, but are infrequent in Mali's Shea sub-sector. Interestingly, the Lushoto district in Tanzania has few marketing co-operatives or even informal groups involved in agricultural marketing compared to Mali and Ethiopia. In all countries, groups are multi-functional and fewer women are found in the more specialised groups (with the exception of the women-dominated Shea sub-sector). Groups often engage in activities across different sub-sectors and different forms of collective exist within the same sub-sector.

The gender composition of groups varies across the countries and sub-sectors. In Tanzania, for example, there are relatively few women-only groups compared to a high number in Mali and a slightly lower but still relatively high number in Ethiopia. Gender composition depends on the stage of the value chain: for example, in Mali, mixed groups are found at the input supply, marketing and technical

advice levels, but women-only groups are far more prominent in processing, savings and credit. Constraints to women's participation seemed to be highest in Ethiopia, although this may be due to factors like the frequent and specific exclusion of women from honey production. In addition, heads of households are usually more likely to take part in Ethiopian co-operatives, so women tend to participate only if they are the head of their household. Conversely, in Tanzania, women often form a majority in mixed groups. Gender composition is, however, a complex issue; even 'women-only' groups in Mali were found to often include a few 'token' men, who were seen to be useful because of their connections to local decision-makers.

Economic liberalisation and new state legislation have created an incentive for groups to formalise, and formal groups tend to be the norm across most sub-sectors. However, informal groups like rotating savings and credit associations (ROSCA) are often found underneath or even embedded within formal groups. There may be a link between the social ties created in these informal groups and common participation in the more formal groups. Women's participation appears to be correlated with a higher degree of informality. Finally, formal groups were found to be largely externally initiated and in many cases supported. Women's savings and credit groups are increasingly stimulated by external actors, although these often build on pre-existing traditional groups.

2.7 DEVELOPMENT ACTORS' STRATEGIES SUPPORTING COLLECTIVE ACTION⁵⁵

Governments, international donors, both international and national NGOs and farmer networks have been increasingly engaging with collectives in Ethiopia, Mali and Tanzania, as a means of enhancing smallholders' livelihoods. Women are increasingly identified as marginalised farmers who fall through the net of support made available to men-dominated, producers' organisations.

Table 3 offers an overview of selected country and sub-sector specific examples of development actors' efforts to promote collective action among small-scale farmers, including interventions that take account of the gender dimensions of collective action. These are divided into four broad types: those that target legal and policy frameworks through advocacy and institutional support; those that intervene in group formation and women's inclusion; those that support groups through capacity building and technical assistance and those that focus on service provision and linking groups to markets.

Table 3: Examples of development actors' intervention strategies related to WCA

Type of Intervention	Country Examples		
	Ethiopia	Mali	Tanzania
Legal and policy framework	<p>Food and Agriculture Organisation of the United Nations (FAO): gender mainstreaming and strengthening by national actors of multi-purpose farmers' co-operatives.</p> <p>Agricultural Transformation Agency (ATA): taskforce on gender issues in co-operatives.</p> <p>World Bank: land titling in favour of women smallholders.</p>	<p>World Bank: funded the Agricultural Services and Producers Organisation Project to establish an institutional framework to support the delivery of agricultural services. Includes empowerment of producer organisations.</p> <p>FAO and International Fund for Agricultural Development (IFAD): stimulating West African partnerships amongst producer organisations, promoting their engagement in decision-making bodies.</p>	<p>Netherlands and Swedish International Development Agency (SIDA): integrating producer organisations in the formulation of agricultural policy within the Tanzania Chamber of Commerce.</p> <p>MVIWATA: Farmers' network advocating for smallholder groups and engaging in policy. Sits on the Agricultural Sector Advisory Committee.</p>
Group formation and women's inclusion	<p>Oxfam GB: beekeeping project encourages the formation of women's self-help groups.</p> <p>SOS Sahel: increasing women's participation in groups, e.g. through intensive technical trainings.</p>	<p>IFAD: developing professional farmers' organisations; support of farmers' organisations is a lead policy objective with gender recognised as an important aspect of this effort.</p> <p>Oxfam America: Saving for Change, supported the formation of savings and credit groups involving over 300,000 women in rural Mali.</p> <p>UFROAT: Union of Rural Women, providing support to women's Shea production and marketing groups to organise.</p>	<p>GTZ & SECAP: 100 farmers in four village societies initiated production of nine types of vegetables. When SECAP ended in 2000, 60 farmers, of whom 16 are women, established the Usambara Lishe Trust (ULT) as an NGO.</p>
Support to groups	<p>Oxfam GB (also SOS Sahel and SNV): provision of modern beehives, and training, with preference given to women smallholders.</p> <p>Ambrosia plc.: established training centres in the villages (more accessible to women) and provision of protective clothing etc. to women beekeepers.</p>	<p>SNV: enable 160,000 small family farmers in Mali to access technical support for services and business to develop and diversify their production so as to better ensure their household food security and generate additional income.</p>	<p>USAID (implemented by ACDI/VOCA): smallholder Horticulture Out-grower Promotion strengthening the capacity of farmers' organisation engaged in the production and marketing of high-value vegetables; improved extension services; supported seed investment etc.</p> <p>Co-operative College: training groups in management, entrepreneurship and specific courses in gender skills and awareness.</p>
Service provision and links to the market	<p>SOS Sahel: until 2011 was supporting Agunta Honey Producers and Marketing Co-operative to develop market channels.</p> <p>Oxfam GB: supports links between Honey Co-operatives in Amhara and Ambrosia plc.</p> <p>SNV: assisted Ethiopian Honey and Beeswax Producers and Exporters Association in getting Ethiopian honey included in the EU Third Country Listing.</p>	<p>Agricultural value chains support programme (PAFA): have linked groups to owners of large supermarkets and set up mobile kiosks to overcome limited demand for improved butter.</p> <p>Convergence of Rural Women for Food Sovereignty (COFERSA): assists co-operatives by increasing their capacities to engage with markets directly, including e.g. accessing quality packaging and enabling participation of representatives in national and international commercial fairs.</p>	<p>IFAD (now completed): Smallholder Development Project for Marginal Areas, worked with SACCOs to improve availability of financial institutions.</p> <p>USAID: horticulture value-chain development and domestic, regional and export trade promotion.</p> <p>Mviwata: Support to farmer's groups for their involvement in the governance of local markets.</p>

Intervention in countries' legal and policy frameworks in order to support smallholders' –and especially women farmers' –collective action has been carried out primarily by multi lateral organisations. For example, the main goal of the ILO's Co-operative Facility for Africa is 'assisting stakeholders to establish a legal and policy environment conducive to the development of co-operatives' in the eastern and southern African countries where it operates.⁵⁶

International and national NGOs have also been active in this field especially at sub-national levels, for example by influencing co-operative byelaws (see Section 7). Other initiatives include advocating in favour of smallholder groups' involvement in policy processes at the national level, ensuring that agricultural development strategies offer a favourable environment for smallholder groups, and ensuring that there is adequate legal infrastructure to enable such groups to function under market conditions. Indirectly, work on broadly improving the 'enabling environments' for women smallholders makes it easier for women smallholders to access markets. For example, efforts towards improving land titling for women is currently supported by the World Bank in Ethiopia (World Bank, 2011). Also in Ethiopia, a specific task force on gender and co-operatives by the Agricultural Transformation Agency has been set up, which reflects the priority government has given to increasing women's participation in agricultural co-operatives.⁵⁷

Influencing and reforming policy frameworks related to enabling women's engagement in CA is a relatively young area of work. However, because different government agencies have different areas of influence a danger of duplication of efforts or lack of co-ordination. As our research shows in Tanzania, the effect of poor co-ordination across departments, or an absence of explicit gender analysis and strategy to promote women's participation and benefits, can also play out locally and reduce the potential benefits of CA for women.

The most direct and widespread type of intervention undertaken by development actors is the formation of groups. Significantly, these kind of interventions attempt to include women either by encouraging women's membership of mixed groups or by setting up women-specific groups, often focused on savings and credit.

However, efforts to include women can often prove to be superficial, and attempts to increase women's membership often fail to take into account the barriers that women may face or, importantly, the gendered dynamics that may be at play once women join a group.

Many development actors continue to support both externally formed and locally developed groups through capacity-building, training and technical assistance (e.g. formal trainings, training of trainer programmes, or ongoing accompaniment of field staff).

This support includes mobilising groups around savings and loans, which often target women. These are sometimes designed to act as a catalyst for participants to engage in more formal production and marketing oriented groups.⁵⁸ This enables women to save money to pay their membership fees or to summon the capital necessary to be active in the market. It does not directly address the challenges of agricultural market engagement but can, in the early stages of market engagement, provide an enabling environment.

Besides providing capacity-building support, development actors may also provide direct inputs or transfer (subsidized) assets to enable or enhance the groups' effectiveness in market-oriented production. Examples include the provision of initial capital for revolving funds, subsidized provision of top bar hives, and the introduction of Shea processing technology or greenhouses for horticultural production. Sometimes transfers of assets or provisions of inputs specifically target women; sometimes they are 'diverted' or captured by better-off group members or men.

Lastly, development actors have endeavoured to promote groups' links to markets to improve the benefits that smallholders can gain from taking part in collectives. These efforts are rarely differentiated by gender, targeted specifically at women, or informed by a gender analysis of markets. Persuading private sector actors of the value of involving women producers in their business model, as in the case of Ambrosia plc, can be a powerful catalyst for change on a larger scale. In Section 7, some specific efforts by development actors are analysed in more detail.



PARTICIPATION

3. WHICH WOMEN PARTICIPATE IN COLLECTIVE ACTION IN MARKETS, AND WHY?

3.1 GROUP CHARACTERISTICS AND COMPOSITION

3.1.1 Ethiopia

The two WCA groups studied in Ethiopia are legally registered co-operatives. Agunta Bee Product co-operative in Dangila woreda (Agew Awi zone) was established in 2004 and registered in 2005. The Meserete Hiwot co-operative in Mecha District was established in 2001 and registered in 2011. It is located in Rim and has members in 9 out of the 43 kebele in the woreda. At its inception, the cooperative had 149 members of which 23 (15 per cent) were women. Today, its total membership is 1060 of which 523 (49 per cent) are women. About 40 per cent of the members are below the age of 30, and about only eight per cent of them are over 50.

Agunta co-operative, located in Dangila town, has a total current membership of 770 – spread across 27 of the 32 kebele in Dangila woreda. There are now 345 women members (44.8 per cent). At its inception, in 2004, there was only one woman among the 254 members. About 28 per cent of Agunta members are over 50, while about 35 per cent are under 30. This dramatic increase in the proportion of women members is related to development actors' interventions (see Section 7).

Both WCA groups participate in producing, harvesting, processing and marketing honey products (see Table 2). They also market honey products like processed honey, wax and tej (honey wine) and sell other items like firewood. The WCA group is instrumental in facilitating bulk sales of honey and local company Ambrosia is a large buyer. Both

groups have received financial, material and technical support from the regional government as well as from NGOs like SOS-Sahel and Oxfam and the private company Ambrosia (in the case of Meserete Hiwot).

3.1.2 Mali

Of the 42 formal organisations identified in the Koutiala area of Mali, 27 Shea collective action groups were established between 1990 and 2010, most of which were formed between 2002 and 2005 (36 per cent) and 2007–2008 (26 per cent)). They are now all formally recognised, but most (55 per cent) only obtained official registration from 2009 onwards. The average membership in these groups has changed little—it was 129 at the time of their creation and 119 today. There has also been little change in their gender composition: these groups consist almost entirely of women, 97 per cent at the time of their creation, and 96 per cent today.

3.1.3 Tanzania

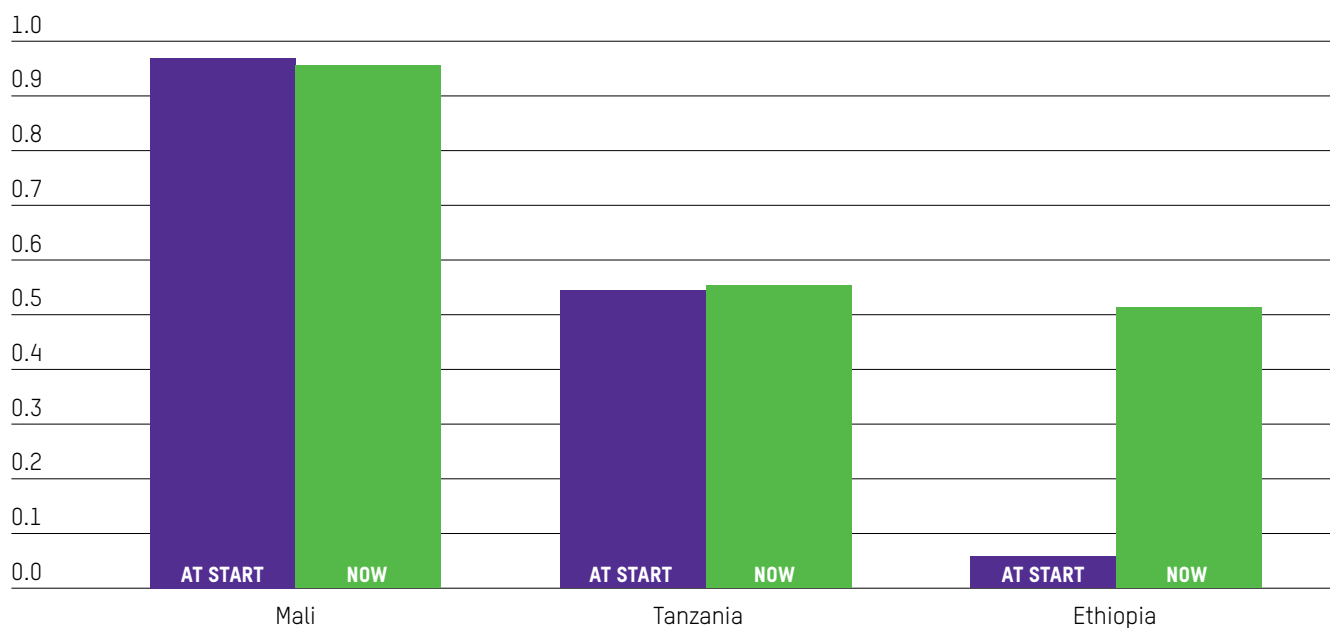
Lushoto is one of the districts in Tanzania where collective action organisations have developed the most, with at least 128 farmer groups working towards improved livelihoods for farmer households. More than 40 per cent of the 28 WCA groups selected for the survey were established under the government sponsored Participatory Agricultural Development and Empowerment Project (PADEP) programme. Others were created through the Tanzania Agricultural Productivity Programme (TAPP) and District Agricultural Development Investment Programme (DADIP).⁵⁹ Some groups were registered as early as 1992, with the majority being registered between 2008 and 2011 (PADEP initiatives). However, only 39 per cent of these groups have been formally registered. Reasons given for not registering the groups included not seeing the importance of registering and limited know how on registration procedures.

Box 3: Changing the gender composition of vegetable CA groups in Lushoto, Tanzania⁶⁰

Matumaini A group, one of six marketing sub-groups of a large savings and credit co-operative in Mlalo, is composed of eight women and one man. Vegetable farming and marketing is done collectively through regular networks of traders coming to buy vegetables from farmers in Mlalo. The group started out with 15 members: five men and 10 women. Six members later dropped out, four of whom were men who were dissatisfied with 'women's dominance' in the group. The one remaining man does collective activities like planting, weeding and harvesting in the evening, but also does jobs typically done by men on farms, like irrigating and spraying pesticides. He also volunteers to supervise casual labourers which, as the Tanzania researcher notes, 'is an extension of his gender and kinship role as a husband supervising household activities' (Mhando and Senga, 2012: 22).

This unique gender balance in the group has provided opportunities for women to exert leadership skills, to exert direct control over benefits from the sale of vegetables and to direct loans from the co-operative to women rather than men—which is one specific reason why men left the group. By 'driving men away', some women members are conscious that they may be missing opportunities for wider support of men in production and marketing, especially for tasks that are usually performed by men (e.g. land preparation, irrigation, looking for new buyers and transporting goods to more distant markets).

Figure 2: Gender composition of groups studied, average percentage of women members at inception and currently



The WCA groups studied in Lushoto had between eight and 250 members at the time of their creation, with an average of 43 members per group. WCA group size seems to have increased over time; the current average membership is 63. The majority of groups are mixed, with, on average, 57 per cent of women members, this proportion has increased slightly over time (from 53 per cent average at groups' inception).

Figure 2 above illustrates the current gender compositions of the groups surveyed compared with the starting compositions. Gender composition is influenced by sub-sector, gender and social norms, the policy framework and external interventions. For the Shea sub-sector, there seems to have been little evolution in the gender composition of groups which remain almost exclusively female. In Tanzania, the share of women in groups has increased slightly—mostly it would appear through men 'dropping out' (see e.g. Box 3 below). In Ethiopia, the gender composition of groups reflects increasing women's membership of mixed organisations.

3.2 PROFILE OF WOMEN MEMBERS AND NON-MEMBERS

The analysis of 'who participates' needs to be set in the demographic, socio-economic and socio-cultural context of the study localities as well as sub-sectors. The average age of members and non-members is highest in Mali (42), lowest in Ethiopia, (36) and in the middle (40) in Tanzania.⁶¹

Women in Mali and Ethiopia have on average less than one year of education, while in Tanzania the average is six years. This difference may reflect a long history of development intervention (including education) in Lushoto district, as well as the fact that some of those engaged in vegetable production in this peri-urban area come from households where overall education levels are higher.

A very high proportion of those interviewed in Ethiopia are married (94 per cent),⁶² with 83 per cent in Mali and 80 per cent in Tanzania. The sample in Ethiopia was more ethnically homogenous (with over 90 per cent of the women belonging to the same ethnic and religious group—orthodox Christian and Amhara) than in Tanzania and Mali (where between two thirds and three quarters of women had the same religious affiliation or ethnicity).⁶³

Table 6 in Annex 8 contains full data on differences between women members and non-members within each country on key demographic and socio-economic variables on the original sample (unmatched).⁶⁴

Demographic characteristics play a greater role in differentiating women members from non-members in Ethiopia and to some extent in Tanzania, than in Mali, where there is little observable difference between members and non-members. In Ethiopia, women group members are significantly younger than non-members, have one year more of schooling, and are less likely to be married than women non-members. In Mali, there are no significant differences between the two samples in those respects, while in

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Tanzania, women members are significantly older but, as in Ethiopia, less likely to be married (though this effect is less strong). There is no significant difference in Tanzania between members and non-members in terms of education. Religion and ethnicity play an important role only in Tanzania, where a higher percentage of women members belong to the main ethnic group (Msamba) and religion (Muslim).

Age and marital status stand out as important factors determining group participation in the qualitative research, which finds that overall few younger women join collective action groups. This is attributed to the fact that young women have a lower status compared to older women in all three countries, and are in charge of multiple domestic chores. Land access is often socially prohibited for young and especially unmarried women, whereas it can be negotiated by older women through their husbands (at least in some cases) or through their engagement in groups (for instance through collective production in Tanzania).

When it comes to the socio-economic characteristics of women, on the other hand, there are important differences between members and non-members in all three countries. In Ethiopia, women members are significantly less involved in agricultural activities and more involved in occasional and regular seasonal work than non-members. Women



members tend to belong to households that own fewer plots of land and fewer cattle, but more durable goods (thus the wealth index of households of members and non-members is approximately equal).

In Mali, we have the opposite picture, with women members being more likely than non-members to do both agricultural work and occasional work, and to belong to households that have more land, more livestock (cattle, goats, sheep and poultry), and a significantly higher wealth index. In Tanzania, there is no significant difference in terms of work activity participation, but women members belong to households that, despite having less agricultural land, have more goats and sheep, and a higher index for overall wealth.

Since honey does not require land, it is not surprising that women who do not have much land or are less involved in agricultural activities are more likely to be members. In Mali, more household land is used for Shea butter production. The qualitative research also found that the decision to join a WCA group in the Shea sub-sector in Koutiala was influenced by the number of Shea trees in the husbands' fields. Women are more likely to join if they can readily access Shea nuts to sell to the co-operative.⁶⁵ In Tanzania, more household land overall (the majority of which is devoted to staple production) means women have less time and labour to dedicate themselves to income-earning mboga production (hence the negative sign of the co-efficient). Otherwise there is a positive and significant association between household wealth and group participation in Tanzania.

Qualitative research findings suggest that those women who take part in CA around markets already have, for the most part, either prior experience of engaging in groups or are simultaneously engaged in other, often informal, WCAs. In Mali, Shea butter co-operatives have emerged out of pre-existing forms of CA: either tontines – the traditional way of rotating savings – or shared labour groups of women jointly cultivating specific crops. The latter may explain the positive association between group membership and participation in occasional or seasonal labour noted for Mali.⁶⁶ In such groups, there is an existing solid basis of trust, a key pre-requisite for the formation of marketing groups, which require higher levels of co-operation and maturity.

Elsewhere, members of formal WCA groups may simultaneously engage in other groups. Savings and credit groups in particular, seem to go hand in hand with groups more focused around production and marketing. In Ethiopia and Tanzania, women involved in these groups have developed a habit of using the small internal loans provided through these groups either to develop an income-generating activity, or to invest in farming. Savings and credit appear to be a central feature of women's participation in collective action across the three



countries. In Tanzania, for example, most women members of the CA groups studied were also members of other formal or informal groups, especially savings and credit groups. Small loans obtained through these groups have been critical in enabling women to cover the high entrance and annual fees in vegetable production groups like Upendo and Usambara Lishe Trust (ULT), and in enabling them to acquire land, equipment or inputs for growing vegetables.⁶⁷

3.3 FACTORS INFLUENCING WOMEN'S PARTICIPATION IN GROUPS

Using more rigorous analysis techniques to estimate the effect of different variables on the probability of women joining groups, the various influences of different socio-economic and demographic variables can be disentangled to isolate the independent variables whose influence on group membership is statistically significant (see Table 7 in Annex 8). Such results qualify what has emerged in terms of a comparison of differences between members and non-members in Table 6.

After controlling for other factors:

- Age and education do not appear to be significant determinants of the probability of participating in groups.
- Being married is negatively associated with group membership throughout, but significant only in Ethiopia, where non-married women are more likely to join groups.
- The influence of religious affiliation on group membership is significant in Mali and Tanzania. Being Muslim—the majority religious group in both cases—has a negative association with group membership in Mali, but a positive association in Tanzania, with membership of the dominant ethnic group also being important and positive in Tanzania. Neither have a significant effect in Ethiopia.
- Women involved in occasional and regular seasonal work are significantly more likely to join groups in both Mali and Ethiopia. There is no significant effect in Tanzania.
- While involvement in agricultural work increases group participation in Mali, it decreases it in Ethiopia.⁶⁸

- Greater wealth makes it more likely for women to be members of groups across all countries. In Mali the most significant relationship is with the livestock index, in Tanzania it is with the durable goods index, and in Ethiopia with both.⁶⁹
- Number of household plots is negatively related to the probability of participation in Ethiopia and Tanzania, but in Mali, women in households with greater land acreage are more likely to join groups.⁷⁰
- The participation of household members in other groups has a significantly negative effect in Mali, while the opposite is true in Tanzania, and there is no significant effect in Ethiopia (but as there is only one co-operative per woreda it is unlikely that other household members would be in another group).

Overall, one common element among the three studied contexts is that higher household wealth (an aggregate indicator of durables and livestock, but excluding land) is positively associated with group membership. Women from households with greater wealth may have both more incentives and more opportunities to join groups

Some wealth factors affecting the probability of joining groups are sector and/or country specific. Since honey production does not require land, unsurprisingly, in Ethiopia, women whose households do not own much land are more likely to be members. In Mali, by contrast access to Shea trees for women depends on the size of the household plot, and thus we find that more household land is positively related to membership in Shea groups.

The variation in gender norms about women's involvement in farming, may also play a role.⁷¹ In Mali, women typically work both on the household land and on land given to them by their husbands, to grow crops to use both as meal condiments and for market sale for the woman's profit. Higher involvement in agricultural activity is thus not an impediment to income generating activities, as it may also generate the cash for undertaking

'The support of my husband and my family is what encouraged me most. He [husband] is always encouraging me not to miss any meeting particularly Self-help group (SHG) meetings. Every Sunday, I attend a SHG meeting for two hours, and then I go to church for prayer, which altogether takes four hours. Meanwhile, my children and my husband look after the household: getting water, collecting fuel wood, cooking, making coffee/tea, running some errands.'

Tebeka Wassie, member of Serto Menor SHG, Mecha, (Ethiopia)

Shea production. In Ethiopia, women's involvement in agricultural production rarely occurs on their own account (except for female-headed households), but primarily as labour providers to the household fields. Less household agricultural land may thus imply less demand for family labour, and therefore a greater chance to participate in other activities, such as honey production. Similarly, in Tanzania, women are the main growers of staple crops.⁷² More household land may thus imply women have less time and labour to devote to income-earning mboga production, which may explain the observed negative relationship between group membership and number of household plots alongside the positive relationship between membership and land devoted specifically to mboga production.

Other factors that influence women's motivations and capacities to join groups were identified during the qualitative research. Household relations strongly influence women's capacity to join groups. In all three countries, husbands played a key role in women's participation in WCA, either positively or negatively. The nature and quality of participation is also affected by husbands' and family support.

In certain groups in Tanzania and Ethiopia, women readily acknowledged their husband's support in taking over domestic tasks for a few hours so that they can attend meetings.

In Mali, it is clearly the husband who has the last say in terms of his wife's participation in the group, and researchers found cases where women had to drop out of the group because of their husband's disapproval.

By and large, however, men in the studied communities in Mali acknowledged the value of their wives' engagement in WCA, and tended to support it.

The rules governing CA membership are also a key factor influencing who participates in groups. In Amhara region, the restriction of one member per household has meant that female heads of households are more likely to join mixed groups in Ethiopia than married women, because they are treated as heads of households. SOS-Sahel (and subsequently, Oxfam) has supported the inclusion of vulnerable women heads of households in honey co-operatives, in certain districts, leading to positive changes in the level of engagement of these women in the group. Subsequently these restrictions have been relaxed in some woreda, following NGO pressure to enable dual membership (see Section 7). This has enabled more married women in to participate in formal groups, although it remains the case—based on the sample here—that unmarried women are more likely to join.

In the Shea sub-sector in Koutiala, membership criteria—especially regarding marital status—differ from one

Table 4: Conditions of group membership, Lushoto Vegetable collective action groups

Condition	No of groups	Proportion of groups
Must produce Mboga vegetable	18	64.3
Must earn a wage	2	7.2
Must own land	8	28.6
Total	28	100.0

co-operative to another. In Uyelo Co-operative in Kaniko, only married women—who enjoy a higher social status—can join the group. The Benkadi Association in Koumbiri is primarily meant for married women and widows, but young unmarried women can also join by paying an entrance fee of 2kg of Shea butter, or its equivalent in monetary terms. Entrance fees apply in most groups, and can be high enough to prohibit entry from women belonging to the poorest sections of society.

Table 4 summarises conditions of membership for the groups surveyed in Tanzania. A significant minority of groups require land ownership which, interestingly has led to men in some instances registering land in women’s names to enable them to access groups—since women must be shown to own land to become group members.⁷³

Beyond the formal rules influencing membership noted above in Tanzania, informal ties through which a group is formed between women of similar background (e.g. Upendo group in Tanzania) can also exclude women from different backgrounds. The association of ethnic and religious identity with group membership, noted above for the Tanzania study, is also indicative of the importance of socio-cultural ties for membership in WCA groups.

3.4 LEADERSHIP AND WOMEN’S PARTICIPATION IN GROUPS

In Mali, there are a few compelling examples of strong women leaders of women’s co-operatives. Their position is the result of many years of experience and engagement at community level, combined with skills like

literacy, accounting, environmental conservation, group management, etc. Such women leaders tend to be from better-off families, or from households enjoying a high social status (e.g. the household of the village chief).

There is some evidence that where there are more women in leadership roles, this tends to increase the participation of other women (especially in Ethiopia). During qualitative interviews with men leaders of the Meserethiwot Co-operative, respondents openly stated that it is important to include women in the committee because they act as role models for other women by encouraging other women to take part in meetings which ultimately helps women’s entry into the honey sub-sector.⁷⁴ Women who are emerging as leaders in the honey co-operatives in Ethiopia invariably mention the support received from their family—and especially their husbands—as a critical factor of their own success.

In Tanzania, where most groups are mixed, the research is found both positive (see Box 3) as well as negative (see Box 4) examples of how men’s leadership in mixed organisations is experienced by women. Where women are active in leadership positions this can have a positive influence on other women’s active participation and in some cases, on benefits for women (Matumaini A group in Mlalo, Tanzania), but this is not found in all cases (for example, in ULT Malindi, Tanzania, women leaders have limited influence). Evidence also shows that good individual male leaders can also create conditions for equitable distribution of benefits within a group (regardless of the gender balance in the group).

Box 4: Negative effects of leadership on women’s participation

Upendo is an association of nine women (eight married women and one widow) that started off with mushroom production, and progressively moved to collective production of high-value vegetables. The group was started by five women, and opened up its membership to men. When the group reached around 18 members, the chairperson was a man, who, according to women still involved in the group today, ‘did not allow us to air our views, and did not implement what members wanted, but instead made all the decisions himself’. Soon members began dropping out from the group (also because of losses incurred in mushroom production), and the core group of women decided that Upendo should remain a women-only group from then onwards. It still is today.

A woman in a white top and patterned green skirt carries a child on her back. She is working with a large log in a rural, dry setting. Other people are visible in the background. The text 'OVERCOMING BARRIERS' is overlaid in the center.

OVERCOMING BARRIERS

4. HOW DOES COLLECTIVE ACTION HELP WOMEN OVERCOME BARRIERS TO THEIR ENGAGEMENT IN MARKETS?

There are numerous barriers to women small-scale producers' engagement in agricultural markets. While men small-scale producers also face constraints, many of those identified are gender specific, or have differentiated implications, given existing inequalities. CA has—according to our exploratory research in an earlier phase of the project—enabled women to overcome, some, but not all of these barriers. Box 5 summarises these findings.

Researchers conducted focus group discussions with WCA members as well as interviews with key informants in markets and market observation, to gather information for further qualitative analysis. The quantitative survey, meanwhile, asked questions of women WCA members and non-members on: who they sell their products to, their source for inputs, market information, channels for assessing product quality, access to credit and so on. PSM was used to eliminate any bias in the differences in marketing behaviour, between the treatment and control groups which could be due to factors other than WCA membership.

4.1 MARKET OUTLETS FOR GROUP MEMBERS

In the study area in Ethiopia, married women as well as women from female-headed households who are group members now market most of their honey directly through the co-operative, while those who are not members but produce honey sell primarily to private traders. Interviews indicate that many women groups members bring their honey in person. The dramatic shift of sales to groups –78 per cent of member respondents said groups were their main sales outlet (see Table 8 in Annex 8, and Figure 3) – indicates the higher prices offered by co-ops, as well as the difficulties of trading outside groups in the Ethiopian context.⁷⁵

In Mali, while the data reported in Table 8 suggest limited impact on group sales, this is because only traditional butter is included. This understates the importance of market access changes as an additional advantage to women of group membership is also collective production and sales of improved Shea butter (not included in this data).

In Tanzania, the picture on group marketing remains unclear from the data. Surprisingly, groups do not show up as significant buyers in Tanzania. However, group purchases may have been entered in the 'other' category. Alternatively, it may be that benefits from groups are not 'collective production and marketing' per se but shared information about market opportunities.

Box 5: Barriers to women's engagement in markets

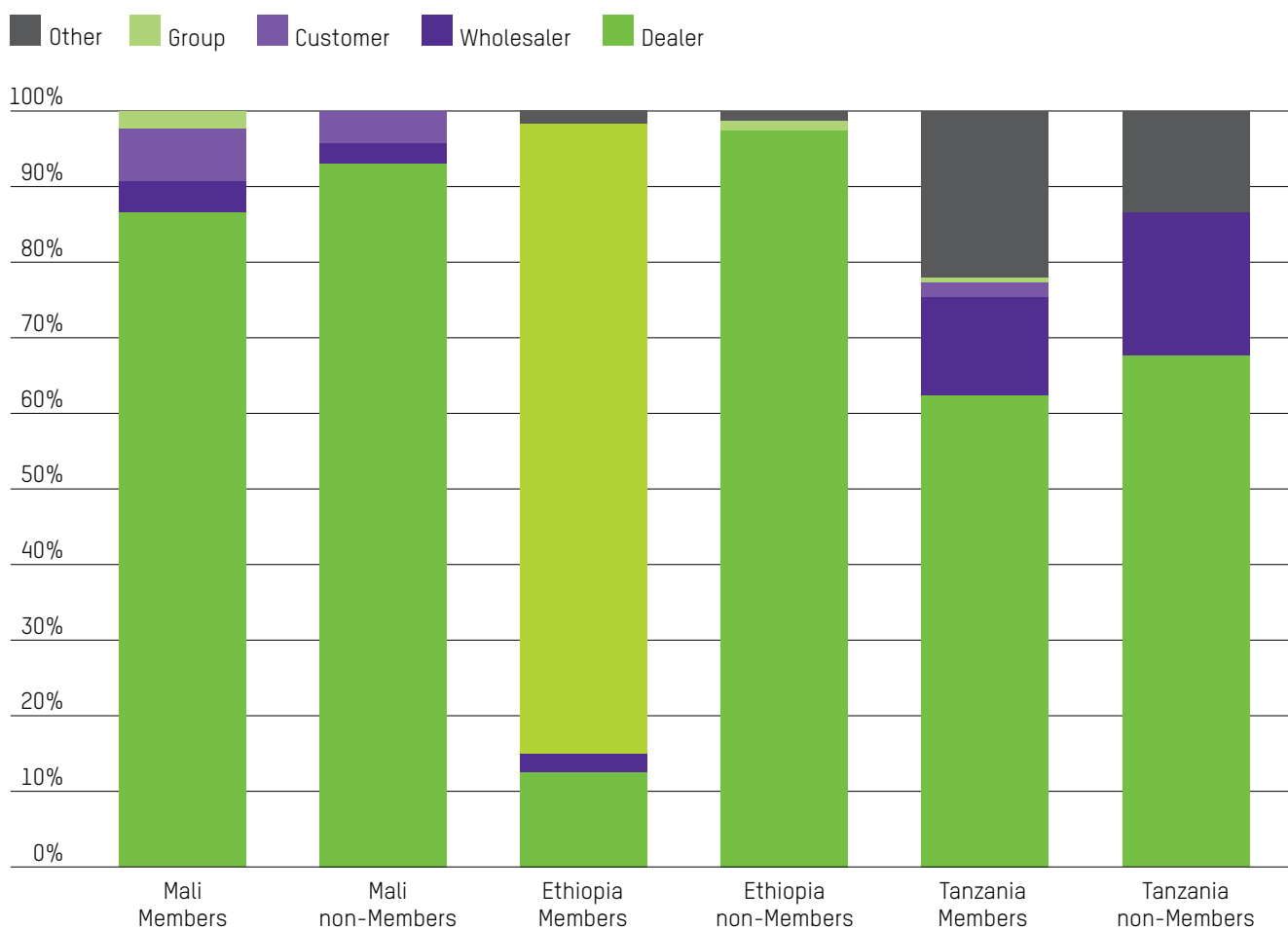
In all the study communities, women involved in collective action groups identified key constraints to their engagement in markets and assessed which of these are (currently) addressed by collective action, including:

- **Low volumes or low quality of production:** addressed by training in improved production techniques, and increased access to inputs, equipment or finance. Funds are limited to provide new technologies and training to large numbers of women who lack funds to acquire their own equipment.
- **Inadequate business skills, organisation and information about markets:** collective action groups provide training, access to information, possibilities for exchange, and increase contacts with a wide range of external actors.
- **Lack of secure markets:** this constraint is overcome in sub-sectors by links to specialised co-operatives and unions and/or through an established relationship with a specific buyer.

Constraints identified, that are not effectively addressed, by existing collective action groups include:

- **Transporting goods to market:** co-operatives buying goods from villages (e.g. milk in Ethiopia, sesame, tiger nut, millet/sorghum in Mali) only partially addresses the challenges that women face in getting goods to market.
- **Access to land for women to produce and market independently:** rarely addressed directly by collective action groups. A few instances were reported (mainly in Mali) in which collective action has been instrumental in enabling women to access land.
- **Social barriers, including to women's mobility:** restrictions placed by husbands on women's engagement in markets do not seem to be directly addressed by collective action interventions.
- **Women's lack of time due to family responsibilities:** this remains a barrier for those participating in collective action to improve engagement in markets. Women's groups accommodate this more, because they are more flexible and responsive to women's needs but specific initiatives to address it were not identified.

Figure 3: Type of purchaser by country and membership



Traders and the local market continue to play a very important role – within and outside the groups – especially for products that may be of lower value and quality but for which there is a significant local demand. For example, traditional Shea butter is mainly traded individually and not intended for group sale, while improved Shea butter is exclusively marketed via groups. There are incentives for selling to traders or through the local market rather than through collective action groups. In some cases prices are higher (although not in Ethiopia), cash is paid immediately and sales are year-round (as opposed to seasonal). The downsides of selling to local traders have also emerged from the study, especially in the context of honey in Ethiopia where women experience cheating and price fluctuations. The overall picture which emerges, is of a tension between group loyalty and flexibility. A combination of greater market opportunities, higher returns (in some cases) and additional services (like training) motivates women to sell their products through the CA group.

However, women may also need to meet immediate cash needs or need to sell products that the CA group has not bought or at least not in sufficient quantities.

It is therefore important that external actors understand existing marketing channels, and the ways in which women use them before intervening to support collective action groups.

Table 8 in Annex 8 gives full data on market access variables between members and non-members across the three countries. Figure 3 above shows data on differences in type of purchaser buying from members and non-members, for all three countries.

In all cases, group members sell significantly less to 'dealers' (individual traders) than non-members and appear to have a wider range of market outlets. In the case of Ethiopia the group is by far the major purchaser for members (78 per cent) and buys very little from non-members.

4.2 ACCESS TO PRODUCTIVE RESOURCES AND TRAINING

WCA groups are a channel through which women have gained access to finance and improved production or processing technologies in specific sub-sectors, which has led to increases in quantity and/or quality of marketable output (see section 5). In the case of honey, some – though not all – individual women in SHGs have been given access to modern beehives and associated training. In Shea butter groups, women’s co-operatives have access to equipment and training for producing improved Shea butter, which is processed collectively and sold by the group.

In qualitative focus group discussions with members of Meserethiwot Co-operative, it emerged that key constraints faced by beekeepers (men and women) at critical stages of production remain. For example, the number of extractors is still very limited. Beekeepers have to queue to use the few extractors provided by the co-operative, and some of their honey goes to waste due to these delays. With some external guidance, SHGs might use funds from their internal savings to purchase an extractor and thus overcome an important obstacle to production.

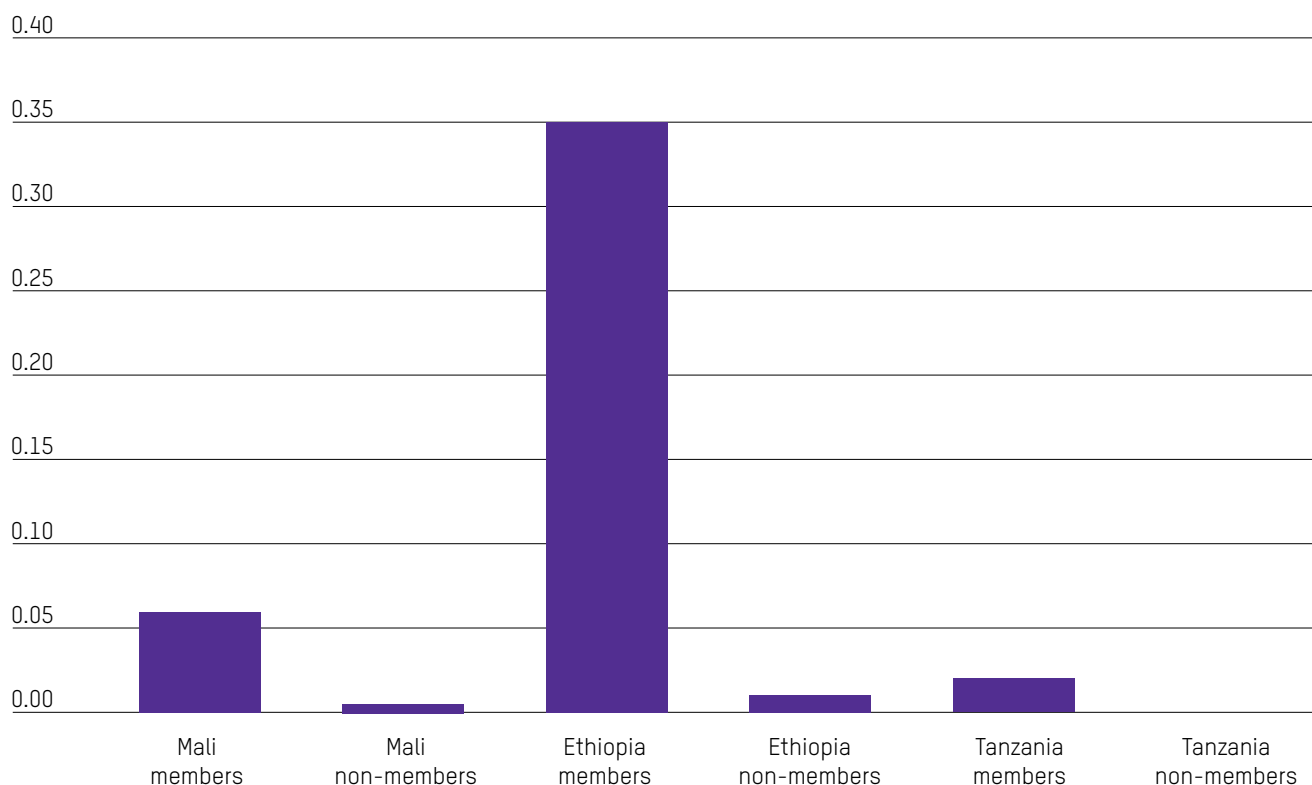
Researchers found that some women were still hindered by illiteracy while performing leadership roles in the co-operatives. However these women have achieved a degree of empowerment and social recognition through their engagement in WCA, which some would argue exceeds the benefits of literacy alone.

Figure 4 shows that group members have significantly greater access to credit in all three countries. However, it is worth noting that access to credit for women producers is variable across countries, being extremely low, overall, in both Tanzania (0.5 per cent) and Mali (3 per cent), while it is rather higher in Ethiopia (33 per cent). Access to credit in Ethiopia is only through the co-operative, highlighting this as a crucial advantage of membership.

4.3 MOBILITY CONSTRAINTS

Mobility constraints to women’s engagement in markets across the three countries have been partially addressed by bringing the market closer to the village, which is what co-operatives do by buying products from members before bulking and selling on. In the case of the women’s SHGs in the honey sector in Ethiopia, the intervention in Dangila has located 10 groups in one kebele, close to where the

Figure 4: Access to credit, percentage of members and non-members by country accessing credit





co-operative HQ (and honey extractor) is located, reflecting perhaps the constraints on women's mobility in that context.

By contrast, there were few examples of WCA groups organizing collective transport for women's produce to specific markets. Women involved in small trading activities in Gare in Tanzania (outside the co-operative) have developed their own informal network for the purpose of marketing their products. Sometimes five or six women hire a vehicle to take their products to the market as most cannot afford to hire a vehicle independently. Some women small traders in Tanzania walk to markets in Lushoto and Soni together for safety reasons (as they have to leave very early in the morning). Most of them have also joined women's ROSCAs, Village Community Banks (VICOBA) and other SHGs popularly known as vidembwa.⁷⁶

4.4 TIME POVERTY AND SOCIAL CONSTRAINTS

None of the groups studied had explicit objectives of reducing overall labour demands on women, either in the specific sub-sector or, more broadly, to enable their participation in markets. It can be inferred from the quantitative evidence that there are benefits to pooling labour in a group, and it is perhaps for this reason that women who are more labour-constrained in Shea production are more likely to join groups. Further research would be needed to systematically understand how group participation impacts on women's overall labour demands. Social constraints on women's participation in market oriented activities and groups—particularly the importance of husbands' approval—are noted in all countries. The extent to which interventions address these constraints is discussed in more detail in Section 7.



ECONOMIC BENEFITS

5. WHAT ARE THE ECONOMIC BENEFITS OF PARTICIPATION IN COLLECTIVE ACTION FOR WOMEN SMALL-SCALE FARMERS?

The findings suggest tangible and significant economic benefits of WCA group participation. Women group members' revenues are found to be 68 per cent higher in Tanzania and 81 per cent higher in Mali and Ethiopia than those of women non-members for their activity in the specific market. The groups studied provide both the incentives and the means to market more effectively, and – in Ethiopia – to sell at higher prices.⁷⁷ While this positive impact is found across the three countries, the three sub-sectors vary greatly in the size of the potential gains. The vegetable sector is by far the most lucrative in terms of economic benefits. Monetary gains were estimated at \$340 per year for women group members in Tanzania, \$35 in Ethiopia and \$12 in Mali. These results relate only to the direct impacts of membership on incomes from the sub-sector activity, while qualitative research suggests that there may also be spillover effects on wider incomes through diversification and the transfer of skills and knowledge gained into other activities.

5.1 ASSESSING THE ECONOMIC BENEFITS OF WCA MEMBERSHIP

The quantitative assessment rests on comparing the different outcomes for members and non-members using Propensity Score Matching (PSM) to analyse survey data from the three countries, in order to assess the extent of women's economic benefits from their involvement in agricultural markets, defined by the following outcome measures:⁷⁸

- The net price, measured as the difference between the price received by each respondent and the mean price received by all women, net of non-labour input costs.⁷⁹ The rationale for this variable is that women may receive a better price through group membership.⁸⁰
- The share of marketed product: measured as the share of produce sold to the market to assess whether this varies between our treatment and control groups.
- The net value of marketed product, measured as the total value of sales (quantity multiplied by price) net of non-labour input costs. This variable proxies the total monetary revenue from market sales.
- In the case of Tanzania, we considered productivity, measured as net mboga production value per acre.⁸¹ Since women produce different types of vegetables, we calculated the total value of mboga production, net of the

cost of non-labour inputs, and divided this by the total acreage under mboga cultivation.

This was complemented with qualitative analysis to gain more subjective insights and objective measures of the benefits women members experience, and deeper understanding of the mechanisms through which benefits are accessed, distributed and controlled within groups, among members and within households.

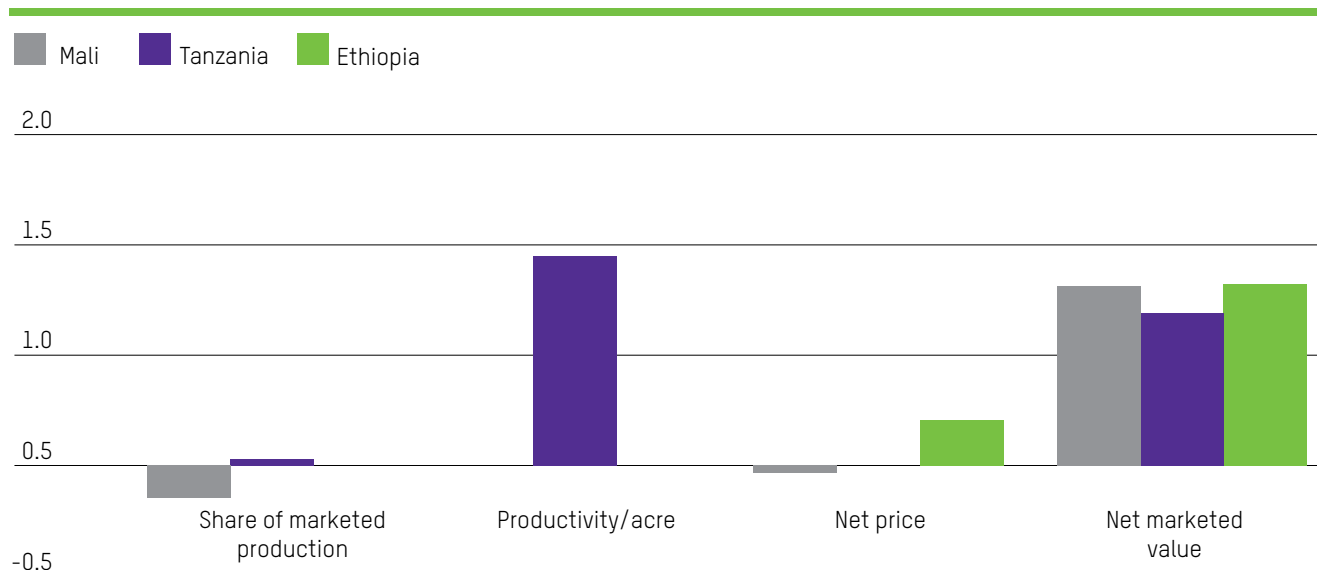
5.2 ECONOMIC BENEFITS GAINED BY WCA MEMBERS

Figure 5 illustrates the difference in the average outcomes between members and non-members in each country.⁸² This shows that there is little variation in the share of marketed product between members and non-members across all countries. If anything, in Mali, women members producing traditional Shea butter market a lower proportion of their product than women non-members. This is probably connected to the fact that a large part of traditional butter is sold privately by members rather than through groups. Also in terms of price, the difference is limited, and the net price obtained by women members is not much higher than that obtained by women trading independently – except for in Ethiopia where members obtain a price that is about 20 per cent higher than non-members. This result for Ethiopia is confirmed in the qualitative analysis which finds that women receive between 2–7 birr more per kilogramme of honey sold to the group, than when they sell to private traders.⁸³

However, there appears to be substantial differences in terms of the net value of marketed production. Women belonging to groups earn 68 per cent more from total sales than non-members in Tanzania, and 81 per cent more than non-members in Mali and Ethiopia (see also Table 9 in Annex 6). Moreover, in Tanzania, the monetary value of vegetables produced per acre by women group members (our productivity measure) is 95 per cent higher than that produced by non-members. These are all significant differences.

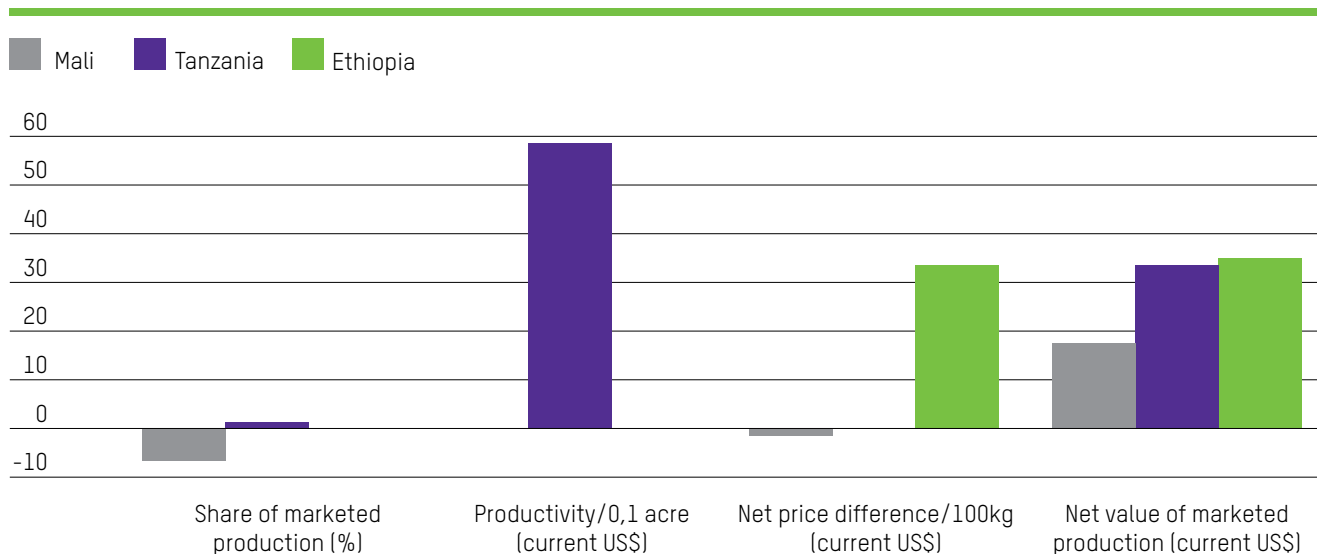
In order to clearly attribute these observed differences to WCA group membership rather than to other factors, we compute the average difference between the marketing behaviour of each WCA member to that of a corresponding non-member who has been matched.⁸⁴ Based on these results, Figure 6 shows the average impact of membership as the increase (or decrease) in the value of main outcome variables of members with respect to non-members. The change is in percentage terms, for share of marketed production, or translated into US dollars for the other three outcome variables, with production quantities evaluated at average market prices.

Figure 5: Ratio of key production and market outcomes between members and non-members



For Tanzania (the purple column), the outcome is measured per land unit and as a monetary value of production aggregated over all mboga-cultivated plots (without deducting non-labour input costs)

Figure 6: Average treatment effects of WCA participation (monetary values in US\$ for comparison)



For Tanzania, the net value of marketed production is per 0.1 acre cultivated
 For Mali, net price difference is for traditional butter; net market value is for all shea products
 For Ethiopia, net price difference is for raw honey; net market value for all honey products

Figure 6 shows that:

- Participation in groups has a significantly positive impact on the net value of mboga production per acre in Tanzania, raising it by at least 940,000 shillings (\$587 per acre). Given that a woman group member cultivates on average about 0.7 acres (0.16 acres more than the average non member) and a woman non-member produces a net value of mboga

production of about 950,000 shillings (about \$594), the effect of membership on the value of mboga production in Tanzania for an average group member is estimated to be around \$505.⁸⁵

- Participation in groups has a statistically significant average impact on the net market value variable in all three countries. In Mali, women’s earnings from traditional butter

are on average FCFA 6,500 higher than those obtained by non-group members; in Tanzania, women members' earnings from mboga are nearly 550,000 shillings higher than those made by non-members; and in Ethiopia honey sales are 652,000 birr higher for group members than for non-members.

- Converted into US dollars, these figures show quite stark differences across the three case studies in terms of the monetary value of benefits from group membership. The highest monetary gains from market sales are accrued by mboga producers in Tanzania (about \$340), while in Ethiopia and Mali the gains are much lower—around \$35 and \$12 per year, respectively. Such comparisons show that while members derive higher benefits than non-members in all three contexts, the three studied sub-sectors differ greatly in terms of their potential for gains. As evident from our data the production and marketing of vegetables is a very lucrative activity in the African context.
- Participation in groups has a positive and significant effect on the price of honey in Ethiopia, where group members receive a price that is 6 birr/kg higher than non-members.
- Finally, we find that group membership affects the share of marketed product only in Mali, where group members sell a lower proportion of Shea butter produced (between 6-7 per cent less than non-members, according to the matching procedure used). This is again consistent with the nature of the WCA groups surveyed in this study, which specialize in facilitating production-related activities for traditional Shea butter.

5.3 FACTORS CONTRIBUTING TO ECONOMIC BENEFITS

Further refinement of this initial quantitative analysis was carried out to identify the different channels through which these outcomes occur and to disaggregate the effects of a range of demographic and socio-economic variables on the outcomes.⁸⁶ Results confirm the positive and statistically significant effect of WCA group membership on two outcome variables for all three sub-sectors (quantities produced for Mali and Ethiopia or net mboga value per acre for Tanzania, and the net marketed values), as well as on the sale price of honey in Ethiopia. Furthermore, in addition to the influence from formal WCA groups, we observe important effects from participation in other forms of collective action. In particular:

- **Participation in ROSCAs** is positively related to the net marketed value of honey in Ethiopia and to the value of mboga production per acre in Tanzania. In Mali, though participation in ROSCAs by itself does not affect market outcomes, members who are both members of WCA groups and ROSCAs see a positive effect on the net marketed

value of traditional butter. By enhancing access to informal savings and credit and market information, ROSCAs are well positioned to improve members' marketing outcomes.

- **Participation in SHGs** is less clearly associated with positive marketing outcomes. In Mali, participation in SHGs actually decreases the net marketed value of traditional butter, possibly because SHGs require time commitment of their members taking attention away from other income-generating activities. In Ethiopia, membership in SHGs increases the quantity of honey produced and market revenues, but only when the respondent is also member of WCA groups. In other words, there are enhanced effects from joint membership in SHGs and WCA, beyond the benefits of exclusive membership in each. Since we know that, in the studied context, WCA groups have actually been purposefully formed with members belonging to the same SHGs, this result is not surprising. It points to the existence of significant synergies to be gained when formal WCA are developed out of existing informal collective action groups.
- **Participation in Farmers' Associations (FAs)** has a significant impact on only one outcome in Mali—net marketed value of traditional butter—in a negative direction. Participation (possibly by another household member) in an FA, such as a cotton co-operative, common in the region of Sikasso, by requiring women's labour in the field, may be in competition with marketing of traditional butter.

While it cannot 'isolate' specific effects, qualitative case study research identifies WCA members' engagement in diversified income-generating activities (IGAs) (i.e. activities not related to the studied sub-sector: like sheep rearing, basket weaving, grain trading in Tanzania, millet or sesame cultivation or brewing alcohol in Ethiopia) as a common factor underlying their capacity to realise benefits from collective action in all three countries—at both group and individual level. Engagement in other activities is thought to enable women to bring information and skills to WCA groups which enhance their effectiveness and benefits. Through individual IGAs, women consolidate their savings (which can be re-invested in production) and they acquire skills—including marketing skills—which can be transferred to the collective action group.

Examples of positive spillover effects of IGAs include:

- marketing networks created through the (individual) sale of groundnut or traditional Shea butter produced collectively by women in Mali;
- women preparing and selling alcoholic beverages in their locality in Ethiopia, which got them thinking about selling honey juice from their homes (a by-product of honey that honey co-operatives do not purchase).⁸⁷

A woman with dark, curly hair, wearing a black and white striped short-sleeved shirt and a gold necklace, is smiling warmly. She is leaning over a large, out-of-focus pile of light-colored, crumpled fabric or paper. The background consists of a wall made of light-colored stone blocks and a brick pillar on the right side.

EMPOWERMENT BENEFITS

6. EMPOWERMENT BENEFITS OF MEMBERSHIP IN WOMEN'S COLLECTIVE ACTION

Overall, the study finds that WCA membership is related to only a few empowerment indicators per country, sometimes positively and sometimes negatively, without much consistency across countries. Empowerment indicators also seem to be positively associated with participation in a variety of CA forms, which cannot be simply reduced to formal WCA in specific sub-sector markets. When the analysis was broadened to include a wide typology of CA groups, and not just formal WCA membership, the empowerment benefits seemed to be more significant, particularly on decisions over credit. In some instances the effects of WCA membership are enhanced by women being members of informal collective actions groups. Access to credit is an exception, where the effects of membership in formal and informal groups appear to cancel each other out. Some surprising, negative associations between empowerment indicators and group membership also suggest that, perhaps, women with less empowerment on a given dimension or indicator are more likely to join groups.⁸⁸

Qualitative case study research, by contrast, showed that participation in women's collective action leads to varying degrees of improved status at household and community levels across virtually all 12 studied groups. Box 6 gives one such example.

Women's improved status is partly linked to women's increased earnings through WCA. This is evident in Shea butter in Mali (in the most successful groups), but it is also linked to other types of contributions made by women engaged in collective action groups. For example, there is now a recognition that women are often better at producing quality honey than men in Ethiopia (once they have received appropriate training) due to the continuous attention they devote to the beehives, the skills they acquire in household management, their exposure to new ideas which enhances their capacity to make informed decisions, their enhanced self-confidence, and their capacity to take part in meetings.

Box 6: Negative effects of leadership on women's participation

A local saying in Rim village, Mecha woreda in Ethiopia testifies to changes in women's role in honey production and marketing 'without a woman's hand in it, success in beekeeping is like a dream of having a milking cow in the sky'. Another eloquent illustration of the shift in honey production is the local perception of the queen bee, which used to be called *Awura nib*, which implies masculinity. Now, members of the Meserethiwot Co-operative call it *Nigist nib*, which means queen bee, implying femininity. What is significant is that men involved in the honey sub-sector—including some co-operative leaders—are ready to see women play a bigger role in beekeeping not only at household level, but also in the co-operative, despite strong gender norms limiting women's engagement in the public domain.⁸⁹

6.1 WOMEN'S COLLECTIVE ACTION GROUP MEMBERSHIP AND EMPOWERMENT OUTCOMES

To understand the relationship between WCA membership and women's empowerment, the quantitative analysis used measures for the eight empowerment indicators obtained according to a procedure adapted from the Women's Empowerment in Agriculture Index (WEAI) methodology, developed by the International Food Policy Research Institute (IFPRI), Oxford Poverty and Human Development Institute (OPHI) and USAID. The eight identified dimensions used in the adapted approach applied for this study are described in Table 11 in Annex 18.

Figures 7 (A, B, and C) compare women members and non-members in each sub-sector and country for each adequacy indicator, where adequacy is defined as achieving a minimum threshold level in the realms of decision-making, control, and freedom (as defined in Table 17). The data presented refer to summary statistics computed only on matched samples.

Overall, there seem to be uneven relationships between WCA membership and empowerment domains, as well as variation across countries. While in Mali, group members seem to be more empowered than non-group members in at least some relevant dimensions, this is less the case in Ethiopia and Tanzania. Moreover, some relationships are puzzling such as the negative relationships between group membership and the freedom to attend group meetings in Ethiopia.⁹⁰ In Mali, women members are more empowered than non-members along three dimensions: decision-making over agricultural income, access to credit and freedom of movement. In Tanzania, women members have more freedom to attend meetings, but women non-members have more decision-making power over agricultural assets and more rights over agricultural assets. Finally, in Ethiopia, women members have a higher ability to control income for household expenditures, but surprisingly have significantly less freedom of movement and less freedom to attend meetings, than non-members.

Figure 7A: Adequacy in eight dimensions of empowerment for members and non-members in Mali (%)

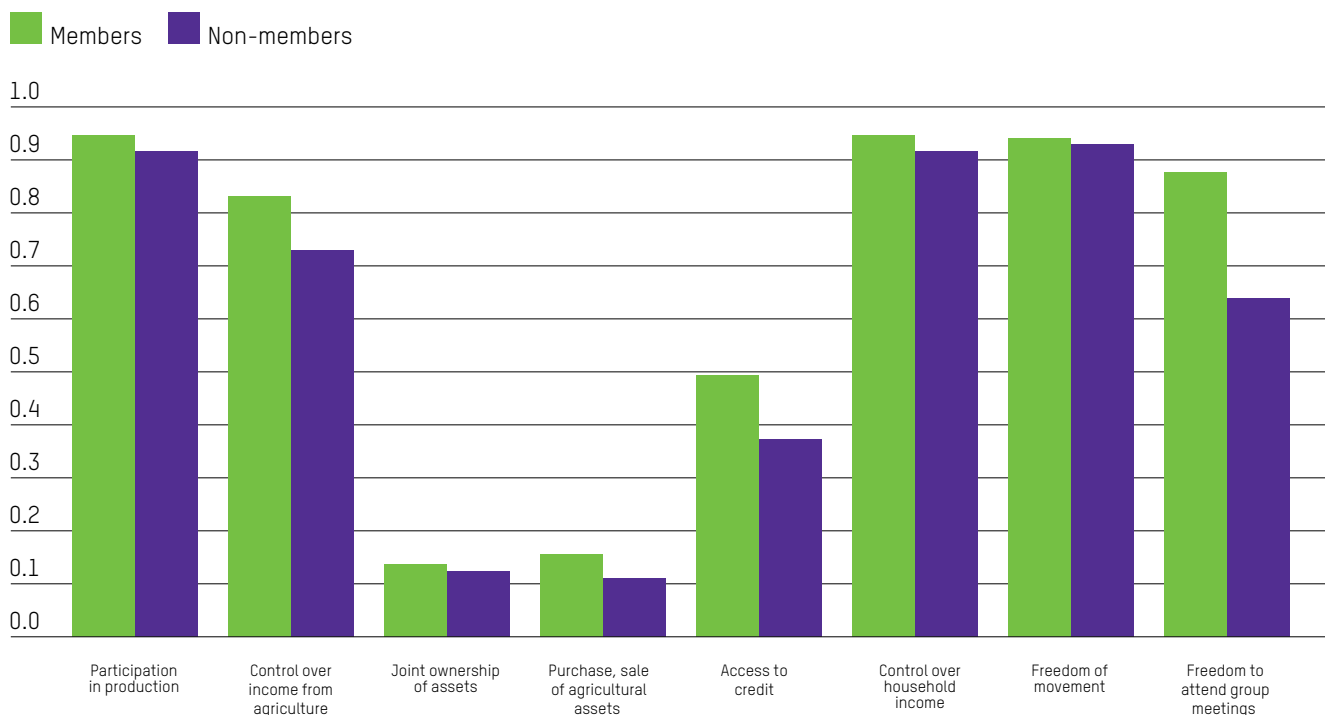


Figure 7B: Adequacy in eight dimensions of empowerment for members and non-members in Ethiopia (%)

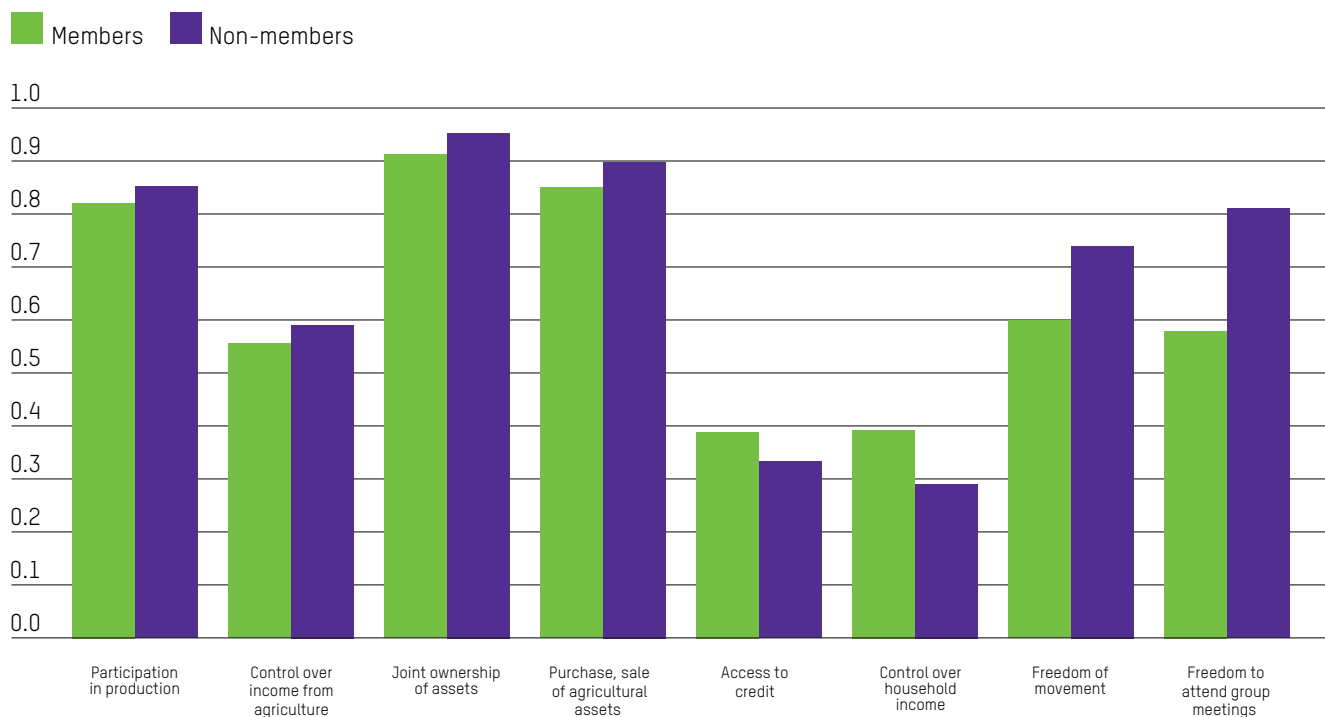
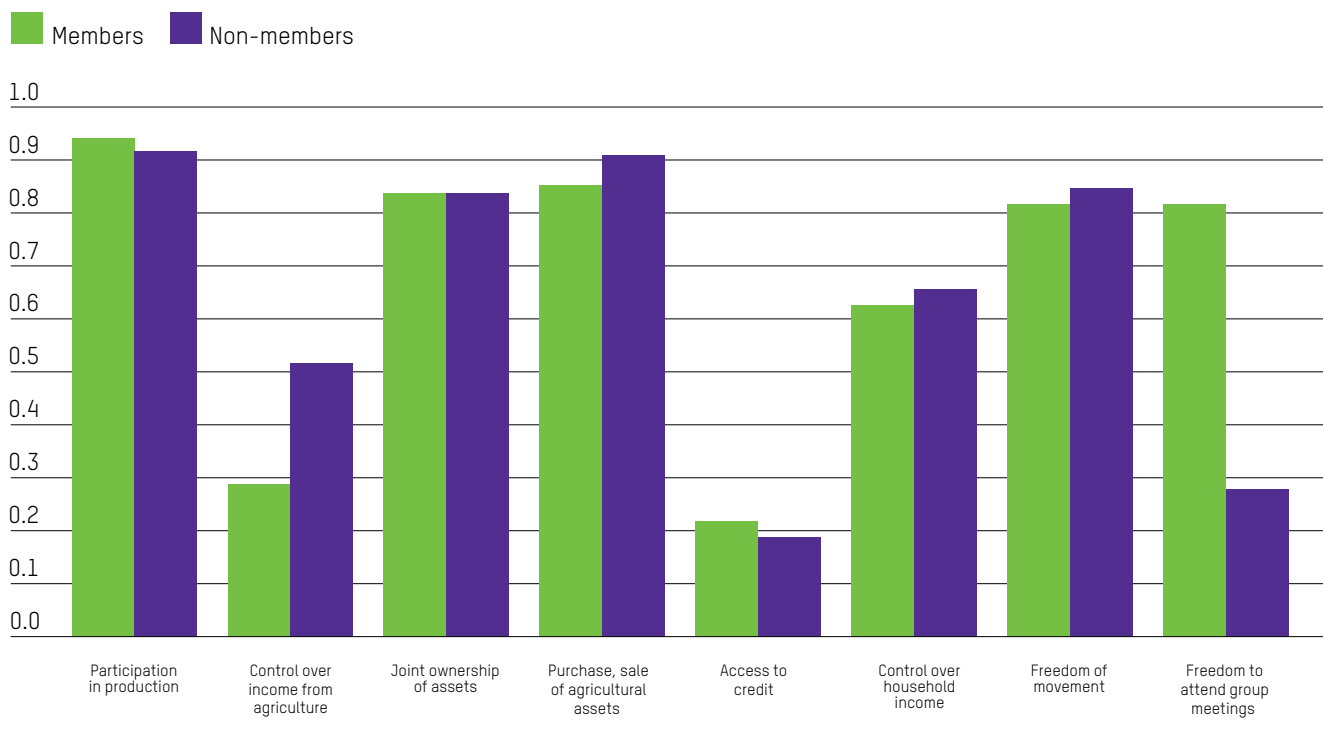


Figure 7C: Adequacy in eight dimensions of empowerment for members and non-members in Tanzania (%)



6.2 FACTORS AFFECTING EMPOWERMENT OUTCOMES

Since the association between WCA membership and different empowerment dimensions is mediated by a variety of factors, a more complete picture can be derived by means of regression analysis, where other controls and interaction variables can be added. After accounting for women's membership in informal groups and in the formal groups studied, we found some more significant effects.⁹¹

Table 12 in Annex 8 summarises these effects, the form of CA that is relevant (either formal WCA, ROSCAs, SHG and farmer association), and the direction of the effects. These include:

- Control of decisions on credit is found to be positively associated with collective action, broadly defined, in all three countries (formal and informal). In Mali, there is a positive association of control over credit with all forms of CA; in Ethiopia the association is positive for both WCA and ROSCA membership; and in Tanzania, there is a positive association only for ROSCA (not formal CA). Joint membership in formal and informal associations in Mali and Ethiopia generates 'overlapping' effects. While both WCA and ROSCA/SHG membership enhance women's access to credit, these groups appear to exercise the

same functions, therefore lowering the overall impact of joint membership. These results point to the potential inefficiency of multiple interventions.

- While participation in each individual form of CA has no evident impact on enhancing ownership rights over assets, the combined impact of WCA and ROSCA participation appears to be both positive and statistically significant on rights over assets in Mali. This would suggest the potential for interventions that promote WCA groups in settings where informal groups already exist, especially in countries where women's right to ownership of assets is weak to start with.
- Participation in informal CA groups appears to be significant for several empowerment dimensions, and is sometimes stronger than the effects of WCA membership only, especially in Ethiopia. Joint membership in WCA groups and ROSCA, and membership in farmer associations appear to enhance decision-making autonomy over agricultural activities in Ethiopia; while the results suggest that membership in ROSCA improves decision-making over the use of income from agriculture, as well as the control of income for major household expenditures, and women's freedom of movement.

- Participation in an FA is positively related to six empowerment dimensions in Ethiopia (but not to decision-making power over income from agriculture or credit rights and use). The same variable is hardly significant in Tanzania, whereas in Mali we find that household participation in FAs increases access to credit.

These measures of empowerment refer specifically to the agricultural domain. In Ethiopia top-down approaches to farmer co-operatives have been a key government strategy to deliver economic benefits to the rural poor.

Empowerment indicators seem to be associated with a wide typology of CA groups, not just with formal WCA membership. Moreover, we found that in some instances the effects of WCA membership are enhanced by women being members of informal CA groups. Access to credit was the only exception, where the effects of membership of formal and informal groups appear to cancel each other out.

Aspects of these findings are reinforced by the qualitative study findings, which suggest that, in all three countries, engagement in WCA tended to increase a woman's chances of controlling revenues from the sale of Shea butter, honey or vegetables, but not revenues of other products from the farm. There is also some qualitative evidence that through their participation in CA, women have acquired greater mobility. In Ethiopia, for instance, women members of SHG have developed various income-generating activities, and researchers found that a number of them took these products to the market by themselves. In Mali, the frequency of women travelling by donkey carts seems to have increased over recent years in Koutiala area, and the activities of women in the Shea sub-sector is one of the factors contributing to this trend.⁹² Meanwhile, WCA members' control over family assets, land and equipment and overall farm revenues are not significantly greater following WCA membership, even though many women say decision-making has now become more of a joint process.⁹³

When we widen CA membership to include informal CA groups as well as interaction effects between this and formal CA membership, more relationships emerge as significant with some empowerment indicators and some identifiable patterns.

Access to savings and credit is positively related to all forms of CA (formal and informal) in Mali, both WCA and ROSCA membership in Ethiopia, and ROSCA only in Tanzania. In Mali and Ethiopia, joint membership in formal and informal associations leads to overlapping effects.⁹⁴ This means that while both WCA and ROSCA/SHG enhance women's access to credit, these effects substitute for one another so the final impact is lower than it would be otherwise. This points to the crucial importance of CA for enhancing women's access to credit, but also to the need not to duplicate interventions.

CA in general has little effect on ownership or decision rights over assets. However, in Mali, the combined effect of WCA and ROSCA is positively and statistically significant for both indicators of rights over assets in Mali. This is a remarkable result, showing how in a country where women's rights to ownership of any kind of asset is very low, promoting WCA groups in settings where there are pre-existing informal groups may have a positive impact on enhancing women's rights.

Participation in informal CA groups is significant for several empowerment dimensions, and sometimes stronger than effects from WCA groups only, especially in Ethiopia. Participation in an FA seems to be positively related to six empowerment dimensions in Ethiopia, while it is hardly significant in other countries, except in Mali, where household participation in FAs increases access to credit. This makes sense considering that these measures of empowerment refer specifically to the agricultural domain, and that in Ethiopia top-down approaches to farmer co-operatives have been the main means for the government to deliver economic benefits to rural people. In Mali, moreover, cotton co-operatives, which represent by far the majority of FAs in the Sikasso regions, are the main channels through which rural households access agricultural credit. This calls again for greater attention to informal groups, other farmer associations and their potential positive interaction with WCA groups.

Meanwhile, across the three countries (with some variation), older women appear to have more decision-making power and control over the use of income across the countries, but consistently less freedom of movement. Wealth in the form of durable assets and livestock is only weakly associated with empowerment indicators in all three countries, but in Ethiopia the number of land plots is positively and significantly related to rights over agricultural assets, access to credit, and control over use of income for household expenditures, emphasising the importance of access to land for women's empowerment. Marital status is associated with empowerment in half of the indicators in Ethiopia but only three dimensions in Mali and Tanzania, without much consistency across and education barely has any relationship to the empowerment indicators.

A woman wearing a black and white checkered dress and a brown headscarf is bent over, working in a field of green plants. She is wearing blue sandals and is using a wooden tool to work the soil. The background shows a field of similar plants and trees under a bright sky.

INTERVENTION STRATEGIES AND FACTORS

7. WHAT STRATEGIES AND FACTORS HAVE ENABLED COLLECTIVE ACTION INTERVENTIONS TO DELIVER BENEFITS TO WOMEN IN AGRICULTURAL MARKETS?

The 'success story' in Box 7 demonstrates the importance of a range of factors, strategies and interventions in creating change for women Shea producers. Smallholder women's experience in informal groups often allows them to develop the leadership skills necessary for effective leadership in formal (or formalized) groups. Likewise, engaging men and men leaders creates an enabling environment for women's groups, and can make women's acquisition of individual or group assets sustainable—in this case, land. Furthermore, exposure to regional or national markets (commercial fairs), financial planning and investment, support for added-value processing equipment and training were all important. The vision of individual leaders is also key, both commercially and politically as is their commitment to transparent processes within the group and the community.⁵⁴

Today, a wide range of development actors play a major role in initiating, supporting, and promoting CA of various forms, which aims to secure economic and wider benefits to women, including through improving their engagement in markets. There is growing recognition of the need to improve 'market access' for smallholder farmers in general and smallholder women in particular, in recognition that they are often disadvantaged in markets.

In this section we identify effective strategies to engage women in markets through CA and ensure their benefits. We also look at what broader 'success factors' are necessary to render development actors' interventions effective in this regard. Development actors' strategies, broadly, have tended to focus on the following levels:

1. Influencing the enabling environment;
2. Supporting group formation, formalization and governance (e.g. registration, membership rules);
3. Supporting groups' capacities by providing productive resources, financial resources and training;
4. Providing services and linkages to markets.

One overall finding emerging from this study is that, in

Box 7: Women's economic leadership: the story of Maminè Sanogo in Mali

Known as Maïmouna in her village, Maminè Sanogo, 50, was born, lived and married, in Kaniko. She went to school and engaged in community development activities from a young age. She is now a member of several women's organisations at the regional, national and international levels. Her village went through tough times, with social conflicts between opposing different groups. Maïmouna became convinced that women could bring peace back into the village:

'I thought that if women of my village managed to unite within a single development organisation, they would contribute to re-establishing peace in the village and would gain respect from their husbands and other men...I pondered and realised that the only economic resource that was exclusively under women's control in Minyanka society was Shea. I also knew, from trainings, that improved butter was more remunerative. So I mobilised the co-operative members (women) and convinced them to get trained to produce improved Shea butter. Today, every woman from the co-operative that is involved in improved Shea butter production says that she derives important revenues from it.'

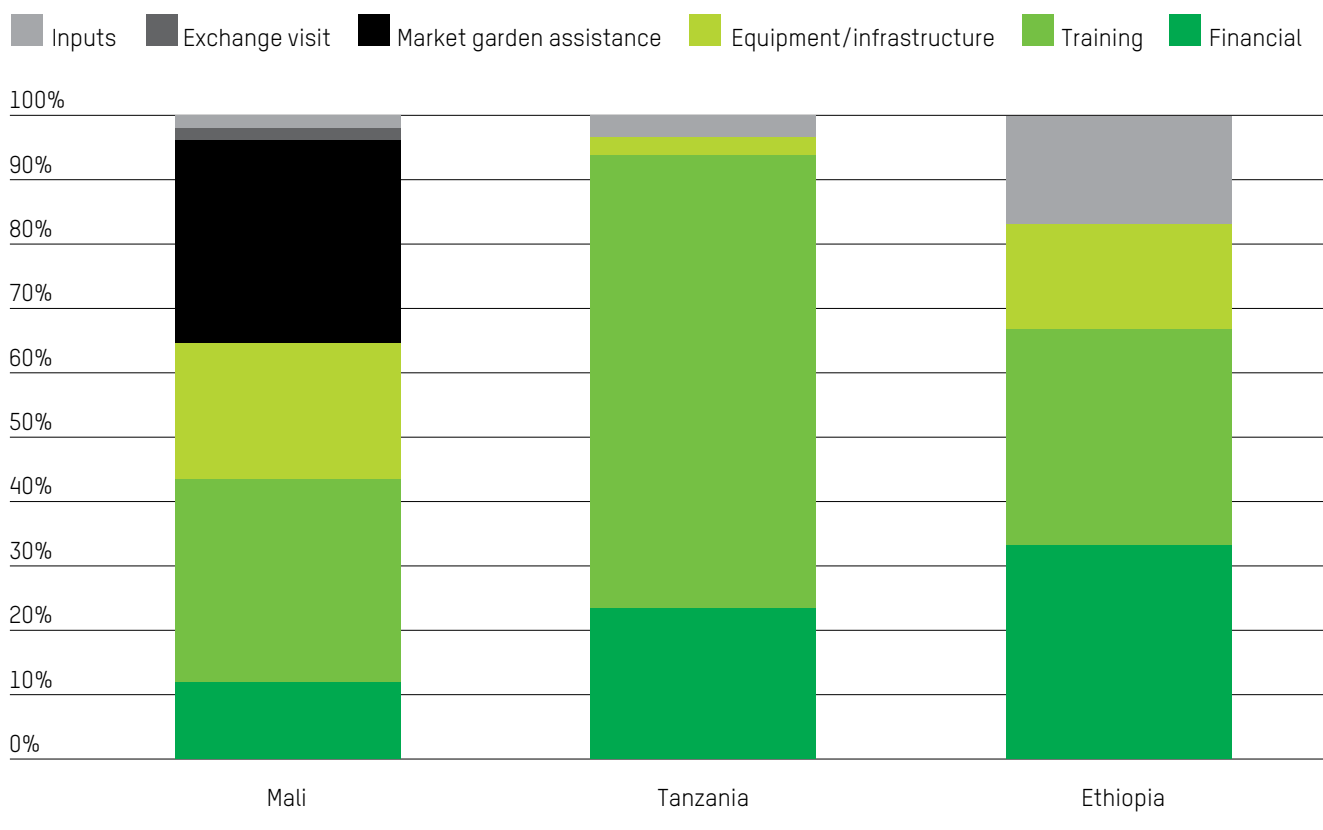
According to Maïmouna, a group leader needs to exert caution, to be strong-minded, good at making appropriate decisions, including unpopular decisions that ultimately benefit the group. In 2009, the Uyelo Co-operative earned 1,500,000 FCFA at a commercial fair in Dakar, Senegal. Every woman in the co-operative was keen to share the dividends amongst members. 'But I refused', says Maïmouna. A few months later, a local development agent offered to build an improved Shea butter processing unit, provided the co-operative could contribute two million FCFA towards it. Maïmouna presented the 1,500,000 FCFA she had put aside, members provided the remaining 500,000 FCFA, and the group got its own processing unit. All the women thanked her for her vision.

Maïmouna was also able to make men in her village and in other villages aware of the necessity to give plots of land to women so that they could plant Shea trees. Wherever she goes, men listened to her and agreed to attribute two to three hectares to women's groups for planting Shea trees. She has also noticed that many men have begun to plant Shea trees in their own fields. 'This,' she says, 'is one of my greatest satisfactions in life!'

Men in her village now support the women's Shea co-operative in various ways. The village chief says that the future is in women's hands.

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Unlocking the potential of agricultural markets
An Oxfam International research report

Figure 8: Type of external assistance received by surveyed groups⁹⁶



order for interventions to successfully support women’s collective actions in markets, interventions are probably needed at all these levels, linked by intentional strategies to both identify and overcome gender specific barriers. Secondary data as well as information from the groups studied suggests that most emphasis to date has been on at the second and third levels, with less emphasis on the first and fourth.

7.1 OVERVIEW OF EXTERNAL ASSISTANCE RECEIVED BY GROUPS

Figure 8 summarizes data from interviews with group leaders about the types of assistance received by their groups from external actors, across the sample of groups in each country. This is at best a rough snapshot—based on the view of the key informant at the time—and only focused on the support received by those particular groups, under very broad headings. Nevertheless a few interesting things emerge.

In Tanzania, training is the dominant form of assistance, which suggests a focus on technical production issues with limited support for equipment or inputs. In Mali and particularly Ethiopia, the types of support seem more

balanced. In Mali there are some unusual areas of external assistance, notably engaging women in exchange visits (for example to learn processing techniques or visit trade fairs) and support to the development of market gardening. This reflects the fact, that, in Mali many of the groups are multi-purpose and have diverse economic activities. What is particularly notable in Ethiopia is the balanced range of support and financial support that is relatively higher than in other cases, possibly reflecting the costs of introducing new technology.

The relative success of the WCA interventions in Ethiopia (supported by SoS-Sahel, Oxfam and the Organisation for Rehabilitation and Development in Amhara (ORDA) working in partnership with local partner Zembaba Union and government actors, to varying degrees since 2004), is a compelling illustration of how interventions can increase women’s participation in CA, their benefits from group engagement, and, in a very constraining and conservative context, change attitudes and norms at household and group levels about the roles of women in co-operatives and agricultural production. CA and the promotion of improved technologies, have been critical to women’s ‘entry’ into a previously male-dominated sector. Whether, given costs,

Box 8: Gender inequities reproduced Usambara Lishe Trust (ULT) Malindi, Lushoto

ULT-Malindi was formed in 1996 with 16 members (five women and 11 men), and has grown to a total of 82 members (50 women and 32 men). The group had successfully secured and diversified markets; established medium or long-term relationships with buyers, and negotiated higher rates, leading to important economic returns for members... until a few members started to co-opt the group.

There are now only five women and 13 men members after a change in leadership. A deterioration in group dynamics has meant women have been struggling to get their produce sold and many have stopped being active in the group. Some of the group leaders, who are comparatively large-scale farmers, started acting as traders for the group and soon ended up 'grabbing' most of the market opportunities for themselves. The leaders also started taking large shares of the orders instead of distributing them equally amongst members. This inequity in the distribution of marketing opportunities – and ultimately of economic benefits – within the group led women to be disillusioned with the group. In addition, women report that some men now use their wives' names to get orders and earn money for themselves, which was not happening earlier. In other words, men have been appropriating benefits both at group and household level, and given their dominance in leadership positions; women have found it difficult to challenge men in the group.

this level of intervention can be achieved at scale, requires further analysis.

On the other hand, the challenging gender and governance dynamics in groups in Tanzania, in a context of significant income earning opportunities but limited irrigated land area, seems to have led to WCA groups being a 'contested domain'. The authorities in Lushoto and the main initiatives operating there do not have a co-ordinated and explicit strategy to create an enabling environment or specifically to address gendered barriers. Researchers found that gender relations in mixed groups in Tanzania tend to reproduce or reinforce, rather than address, societal gender-based inequalities, which suggest that external actors have not given enough attention to this issue and not put the necessary safeguards in place (see Box 8). Where there are WCA successes in this environment, it seems to be in spite of, rather than because of, clearly articulated external interventions to support effective WCA.

In Koutiala, Mali, women's involvement in traditional Shea production is longstanding, as is their involvement in single sex groups particularly to engage in collective labour (a common feature in cotton growing areas especially where women engage in harvesting in groups). The evolution in WCA in this sub-sector—at the initiative of external development actors, responding to new market opportunities—relates to the formalization of these groups, and the upgrading of their skills and their collective orientation to higher value markets for 'improved' Shea butter or other processed products. The story in Box 7 as well as other evidence suggests a high degree of trust and ownership among women group members which a number of development actors have built upon rural women-led organisations have more recently become involved in support to grassroots WCA groups.⁹⁷

7.2 INCREASING WOMEN'S PARTICIPATION IN MARKET ORIENTED COLLECTIVE ACTION GROUPS

Setting up women-only groups or promoting women's participation in existing or new mixed marketing groups are the two main approaches to increasing women's involvement in CA groups in agricultural markets. The three case studies cover examples of both—with the organisation of formalized, women-only groups being the exclusive strategy in Mali, promoting women's participation in mixed groups the main strategy in Tanzania, and a hybrid strategy is seen in Ethiopia, which involves setting up separate women's (WSHG) groups, as well as promoting their involvement in co-operatives. In numerical terms, only the groups studied in Ethiopia have seen a significant increase in women's participation over time.⁹⁸

Specific initiatives in Ethiopia include SoS-Sahel work to support female heads of household to become co-operative members by enabling their access to resources and membership. A second strategy has targeted a different category of women—married women whose husbands are members of co-operatives—by advocating to co-operative leaders and authorities for changes in co-operative byelaws in a number of woreda, so that 'dual membership' is allowed, rather than maintaining a 'one household, one member' rule. What is notable here is that there have been different strategies for different categories of women, with an explicit intention to involve 'marginalised' women, as well as an emphasis on working with men, authorities and leadership to ensure acceptance of women's participation. Strategies have also evolved over time in Ethiopia, with the most recent mutation being the setting up of WSHG, linked to co-operatives, as a means to increase both the quantity and quality of women's participation in formal co-operatives. The result is that significantly more unmarried women are

in groups compared to those not in groups also trading in honey, and that the quality of women's participation is, gradually, having an impact on the composition of the co-operative's leadership.

In both Mali and Tanzania, there is clear evidence that WCA groups may exclude some categories of women. Age and marital status play a role here—the latter being a formal criteria in some cases—as well as ethnic and religious affiliations, less overtly. A lack of gender awareness by development actors when groups are set up can lead to unintended consequences in terms of exclusion. The requirement to pay membership fees can exclude women with limited cash resources,⁹⁹ but there are one or two examples in which groups themselves have innovated around these rules to enable flexibility. For example, in Uyelo Co-operative in Koutiala, younger women can pay in kind with Shea butter, or development actors' interventions, intentionally or otherwise, have enabled women to pay these fees, perhaps by creating savings groups. In Tanzania, the positive strategy of ULT to require members to register individually, combined with a requirement that members have their own land, has led to some instances of men registering land in their wives' names to enable them to join groups.

Promoting dual membership can risk leaving intact the notion of the male as head of household and, if the activity

is seen as a joint one of the household, it can allow men, in a context where household incomes are managed jointly, to potentially appropriate gains even if their own involvement is quite limited.

With the setting up of SHGs in Ethiopia, there is a tension between trying to reach a wider women's membership (perhaps by more rigorously targeting specific categories with groups dispersed across a number of kebele) and setting up a cluster or groups in the same locality, such as Dangila and Mecha woreda SHGs—where all 10 SHGs are located close to the co-op headquarters in Rim. The latter may be more immediately viable in terms of service delivery such as training, since women are not required to travel as far. It also enables ongoing contact between clusters of women in the same neighbourhood as well as reducing the time and other costs of honey extraction and collection. This points to a wider issue regarding both size and spatial dispersion of groups and how this affects women's capacity to participate effectively.

A final issue, looking forward in Ethiopia, is to consider whether it can be assumed that the link between woreda level co-operatives and the SHGs and co-operatives, is robust, and indeed whether these links will inevitably develop, or, instead whether there may be options for the emergence of new, women-led organisations.



7.3 PROVIDING WOMEN WITH PRODUCTIVE RESOURCES

In most cases, development actors' interventions focus on one or more group activity as the entry point for establishing or galvanising collective action around agricultural markets. These are usually group savings and credit, the provision of productive resources and associated training.

Savings and credit groups are almost universally for women, but increasingly for men, catalyzing activity that enables village level groups to generate income of some kind. The types of WCA studied here include the more formal savings and credit groups described in Ethiopia, and groups associated with larger savings co-operatives (SACCOs), as in Tanzania, where they are the dominant type of co-operatives. The evidence here illustrates that CA around savings and credit has numerous strengths as an entry point for building skills and trust and leadership among women, particularly in single sex groups, in contexts where they have little experience of such roles outside the household. Group savings can be instrumental in initiating or diversifying women's economic activities and also in strengthening their capacity to maintain control over independent incomes. However, savings and credit groups, while an important stepping stone and ongoing complement to women's collective action in markets, are clearly insufficient on their own to enable women's effective engagement in agricultural markets. Moreover, the cohesion of groups established on the basis of 'equal engagement' may be tested as members begin to have divergent activities, income levels and interests. There might be a challenge for future joint investments around honey if women have very unequal access to hives and production capacities. Moreover, pooled savings that are destined to be shared do not necessarily always easily translate into capital that can be invested into joint economic activities or productive assets.

Financing or subsidizing the introduction of new or improved production and processing technology has been a critical entry point for development actors promoting WCA, especially in Mali (Shea processing equipment) and Ethiopia (modern bee hives), and less so in Tanzania – with the exception of the greenhouses given to a few groups to enable production of higher value vegetables. Modern beehives have radically altered the scope for women's engagement in honey production and, consequently, marketing. Equipment for processing Shea into improved butter has increased the value of women's output, and the types of market they can reach.

However, development actors have experienced a number of challenges relating to technology provision via WCA

groups. In Ethiopia, only a limited proportion of women SHG members (and co-operative members) has been able to access the improved hives, leading to inequalities within groups.¹⁰⁰ Challenges have also arisen where the consequences of increased production at lower levels have not been built in to thinking higher up the value chain—as with the experience in Meserete Hiwot in Ethiopia, where the increased production of households has not been matched by the capacity of (shared) extractors in the co-operatives, leading to frustration and waste. Similarly, in Mali, the strategy for marketing improved butter has tended to follow, rather than be devised alongside, the strategy for increased quality of production, leading to some challenges with stocks piling up unsold.

Technology provision is normally accompanied by training, and group delivery of training is a key entry point for WCA. Development actors need to ensure that there is sufficient training for those who acquire technology and that it is not just a 'one off' activity. An interesting possibility in Ethiopia might be to build on the spontaneous mutual support that has happened, informally in one neighbourhood, among women SHG members engaged in honey production. The private sector has also been involved in training—and technology provision—as is demonstrated by the investment of Ambrosia plc. in supporting village level training centres to enable women to access trainings, and, with Oxfam accompaniment, targeting women not only for training in honey production but also the Zembaba Union targeting women for other skills related to beekeepers' protective clothing manufacture, for example.

At another level, in Mali, there are instances in which the development of women's active engagement in new markets via collectives has led to wider resources of the community being allocated to support the activity's development. Given women's relatively insecure resource rights, once demand increases, this is essential for women's sustained engagement. In Kaniko commune the Uyelo Co-operative (led by Maimouna, whose story is told in Box), has been able to secure village leaders' agreement to allocate a seven hectare plot for Shea plantation for the group members. Similarly, Jigiseme Co-operative in N'Gountjina has acquired two plots of two hectares each for the same purpose and a mill, financed by the men-dominated cotton co-operative. This shows how women's new market-oriented activity is now influencing wider developmental investments in the community. The case study research suggests that Inter-Co-operation Suisse has been supporting women's groups in their endeavours to obtain land for tree plantations.¹⁰¹ For a co-operative to be successful, it is important for men see its development favourably, and recognise its contributions to their households and communities. Technical and financial

support are not always mediated through men in the community, they can also come through external channels and actors – and both are central to a CA group's success.¹⁰²

7.4 PROMOTING EFFECTIVE ENGAGEMENT IN MARKETS THROUGH WOMEN'S COLLECTIVE ACTION

The contrast between the three cases illustrates that certain types of markets or stages of market development may be more conducive to successful interventions supporting WCA. The process of selecting sub-sectors of focus for this research indicated that food staples and traditional export commodities sub-sectors are less likely to see effective collective action of women than high value traditional and non-traditional market types (see Annex 4). This relates in part to the constraints of land access and control for women, and it is no accident that two out of the three products chosen for the study are reliant primarily on non-land assets (non-timber forest products).

It is also noteworthy that the choice of honey by Oxfam as a sector of focus was deliberately intended to promote women's participation, and was accompanied by an explicit gender analysis of constraints as well as potential opportunities for women in the value chain. Success in promoting women's engagement in a sector from which they were previously excluded was facilitated by a lack of market saturation with significant new market opportunities.¹⁰³ While promoting women's involvement in Shea and vegetable markets—activities with a higher

degree of pre-existing women's engagement – posed fewer challenges, in the case of Shea, there were limitations in the market opportunities, which required deeper analysis and understanding.

Development actors have pursued quite different strategies when it comes to promoting WCA and market linkages, with different implications for WCA. Box 9 illustrates this for Mali.

In some instances, development actors have tended to focus on one key relationship with a buyer (or lead firm) in developing market linkages with co-operatives—as with Oxfam's support to Meserethiwot Hiwot co-operative to link with Ambrosia plc. With other co-operatives, perhaps because of their more favourable location near more diverse urban markets, the focus has been more on diversifying markets via building the capacity of the Union (higher tier collective action group—in this case the Zembaba Union supported by SoS-Sahel), with technical and financial assistance. Findings seem to indicate that the sole emphasis on Ambrosia plc as a partner for Meserethiwot Co-operative has downsides. Meserethiwot Co-operative leaders seem to face difficulties in steering the co-operative, which may be partly due to the fact that the co-operative is dependent on Ambrosia for training, access to equipment and markets. Some interviews suggested that women co-operative members feel this relationship may limit the scope for future development, and some of the most experienced (and productive) women beekeepers expressed an inclination to look for new markets.

Box 9: Supporting market linkages in the Shea sector in Mali

External actors in the Shea sector in Koutiala in Mali have played a key role in facilitating access to markets through complementary supports:

- COFERSA assists the co-operative in identifying and ordering quality packaging from Burkina Faso;
- Inter-Co-operation Suisse supports an information campaign on Uyelo Co-operative products on local radio channels to create awareness on improved Shea butter, which is not a well-known product locally;
- COFERSA, Inter-Co-operation and Projet d'Appui Aux Filières Agricoles (PAFA) facilitate the participation of representatives from Uyelo Co-operative in national and international commercial fairs.

The researchers noted several important differences in the strategies adopted by Inter-Co-operation Suisse and PAFA in supporting marketing. With PAFA, a commercial agent living in the village is in charge of finding new clients and new market channels for the products prepared by the co-operative. The transfer of knowledge to women from the co-operatives appears to be lacking, leading to relatively low levels of appropriation of marketing skills by women members. With Inter-Co-operation Suisse, there is more emphasis on making women members of the co-operative responsible for identifying, planning, executing and evaluating marketing strategies, which has resulted in a higher degree of awareness of the market environment by members of the co-operative.

The case studies in Mali shed light on what strategies work best to enhance women's engagement with markets. The strategy deployed by PAFA to access markets for Shea-based products (putting a man in charge of marketing in women's co-operatives) has had limited results in terms of improving women's marketing skills. The strategy put in place by Inter-Co-operation Suisse has been more successful in this regard. Inter-Co-operation Suisse provided support through the local Women's Union (UFROAT), thereby developing the Union's capacity to address issues faced by its members (the co-operatives), and sought to develop marketing skills within these organisations. It co-ordinated efforts to go beyond the local market and reach more distant markets and urban consumers—who recognise the value of improved Shea butter. Although the Uyelo Co-operative still currently produces more than it can sell, it has developed linkages with various organisations (UFROAT, COFERSA) and an internal capacity to diversify its products, markets and networks.

7.5 STRENGTHENING WOMEN'S LEADERSHIP IN THE GOVERNANCE OF WOMEN'S COLLECTIVE ACTION GROUPS

There are a few examples of active strategies by development actors to support women's leadership, or 'women-friendly' leadership, but overall the case studies find that insufficient attention is paid to this aspect, given how critical it can be to women's participation in groups and the benefits of doing so (see Boxes 3 and 4).

In some cases quotas are used to enforce a minimum participation of women in leadership, as the government has ruled in Ethiopia. These can increase the number of women involved in co-operative decision-making bodies,

but do not always ensure active participation. There is also a danger that such positions will be filled by the wives of influential community members. Quotas are only effective when preceded or accompanied by other strategies to support the development of women's leadership skills. The rotational leadership among SHG members in Ethiopia, for example, was combined with training and has been a successful strategy for the development of women's leadership skills, by enabling a pool of women to develop the confidence and leadership skills to be more effective as co-operative managers. Literacy remains a barrier, however, for some of these women and—often—a gap in development actors' strategies.

7.6 ENSURING EQUITABLE BENEFITS FROM PARTICIPATION IN COLLECTIVE ACTION GROUPS

The quality of leadership and governance, policy context and gender relations in the area all affect women's capacity to secure benefits from WCA groups. Box 10 gives an example of how benefits to women have been assured in a mixed group through a combination of individual registration and making orders and payments directly to individuals.

This example shows how a group's mechanisms of sharing benefits interact with gender dynamics in the household in a positive sense. However, this can also happen negatively, as the earlier example of ULT Malindi in Box 6 demonstrates. The difference here relates to leadership, particularly the accountability of the group to its membership.

Without a critical mass of women in a group, it may be difficult for women members to attain influence in leadership and an equitable distribution of benefits. However, sometimes if the numbers of women grow, in mixed groups, tensions grow too, as the example of the

Box 10: WCA strengthens women's land rights and incomes in Lushoto

Discussions with members of ULT-Lushoto revealed that some husbands agreed to grant their wives access to a vegetable plot of their own so that they could become members and start producing and selling through ULT. It is unclear whether this provision came about as a result of an external intervention. However, it shows that WCA can alter gendered patterns of landholding if proper mechanisms are developed to facilitate women's access to land. Men and women members with access to land register individually, and receive a proportion of the orders for vegetables which ULT gets from its buyers on a weekly basis. This mechanism of individual registration combined with the rule that each member should have his/her own plot for vegetable production, worked well for women for a period of time. Women were able to control the revenues from the sale of vegetables through ULT (since payments were made to them directly), and make profits: *'...some of us have been able to build houses, pay school fees for our children, buy water pumps for irrigation, a bicycle, and buy cows. I have also been able to buy a farm of about one acre.'* (Tatu Rashidi, 40. Discussion with women group members, Lukoji ward, 27 March 2012).



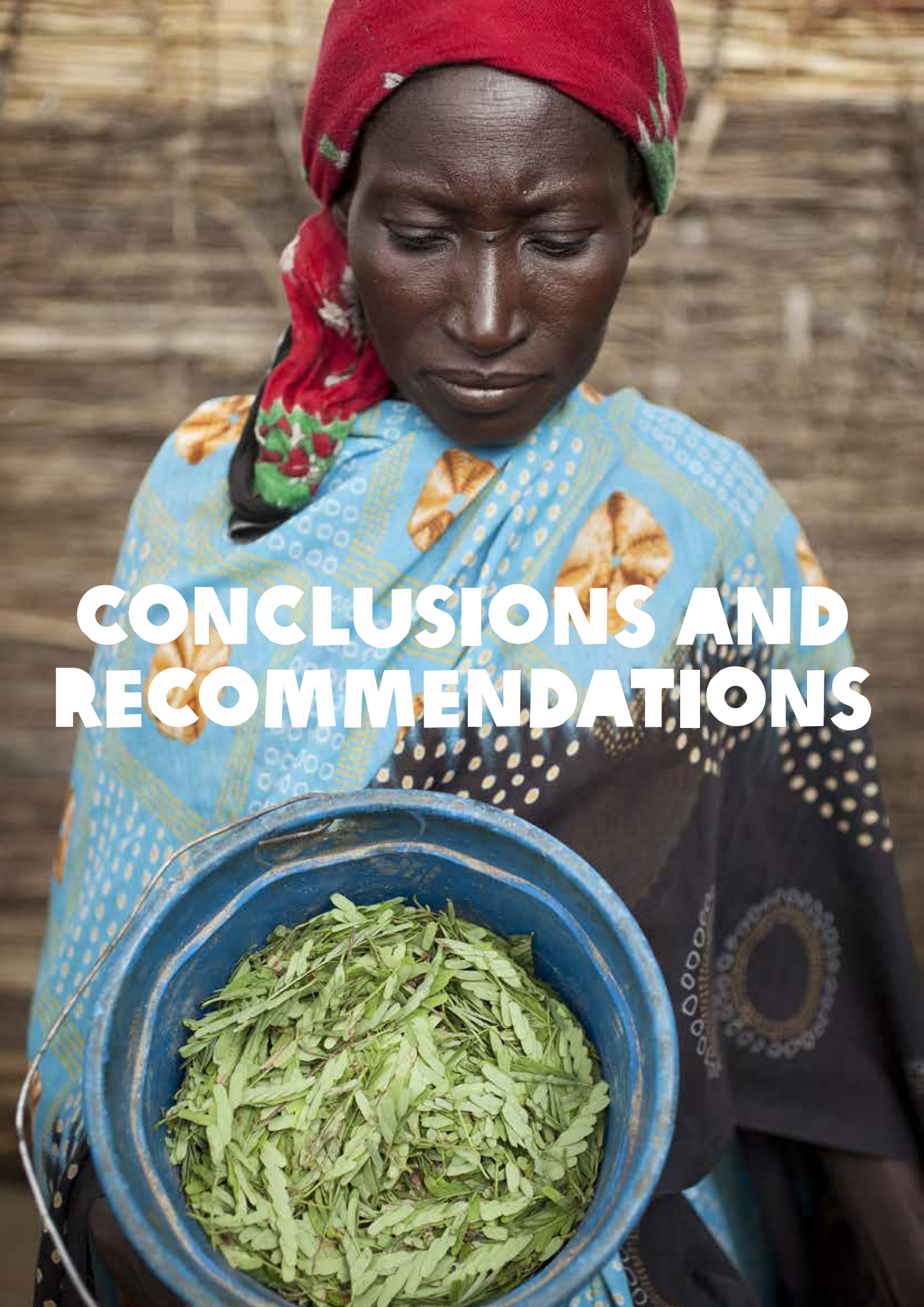
Upendo shows. This group, which started out as a mixed group but with a majority of women, eventually became a 'women-only' group due to men's dissatisfaction with 'women's dominance'. Remaining group members were aware nevertheless of a 'trade off' when they lost male members who brought productive resources and – importantly for market engagement – knowledge, networks and the capacity to play some key linking roles. In the Gare co-operative, by contrast, a lone man continues to play some of these roles.

7.7 ENABLING ENVIRONMENT FOR SUCCESSFUL INTERVENTIONS TO SUPPORT WOMEN'S COLLECTIVE ACTION

Policies and institutions governing associations and collectives are very different in the three settings. Although all have seen changes to and improvements in co-operative laws, the provisions in Mali's co-operative law are most overtly about (gender) equality of membership and benefits. However, the co-operative law has been accompanied by a strong push both by government and development actors to 'formalise' collective action groups into recognised co-operatives which may exclude some women. In Ethiopia, on the other hand, there are explicit targets for increasing women's membership in

co-operatives, and the promotion of SHGs by government agencies. Their acceptance as a legitimate form of organisation for rural women has created an opportunity for stronger grassroots women's engagement in collective action with the potential to link to markets.

Some broader challenges in the enabling environment for market oriented CA in Ethiopia and Tanzania have gender implications in practice. For example, the limit of one honey co-operative per woreda in Amhara region, combined with apparently stringent controls on private trading, may be limiting the overall development of the sector and the number of women who can benefit from CA as well the potential for the emergence of women-led co-operatives. That said, the government is committed to developing the sector and there are growing signs that regional and lower level authorities recognise some of these issues which might lead to some relaxation of rules. In Tanzania, the diffuse variety of organisations, with co-operatives really only functioning in savings and credit, the lesser degree of regulation overall, combined with a lack of a clearly positive policy environment or institutional framework for gender aware interventions, has, at times, meant that participation in WCA has failed to deliver truly equitable outcomes for women and fully deliver on the promise of collective vegetable marketing.

A close-up photograph of a woman with dark skin, wearing a vibrant red headscarf and a blue shawl with intricate yellow and white patterns. She is looking down at a blue plastic bucket she is holding, which is filled with a large quantity of fresh, green leafy vegetables. The background is a blurred, natural setting, possibly a rural area with wooden structures.

CONCLUSIONS AND RECOMMENDATIONS

8. CONCLUSIONS AND RECOMMENDATIONS

This research has shown that women who participate in CA groups across a range of distinct sub-sector markets derive variable but consistently significant economic benefits and experience increased control over decision-making in some key areas. The agricultural sub-sector chosen appears to be critical in determining the extent of benefits that can be achieved in a given context, proving the importance of rigorous market selection and analysis for interventions. The research shows no clear or systematic connection between the economic benefits gained from WCA in markets and broad-based women's empowerment, which is multi-faceted and depends on a broader set of societal and policy factors.

The benefits of CA appear broadest and most inclusive in Ethiopia, where new technology has been a key driver in a comprehensive strategy of intervention adopted to bring about a change in women's economic position in the honey sector, previously perceived as a men's activity. Younger and unmarried, as well as married, women have seen significant economic benefits, and a shift in household and group-level perceptions of their role. Women are now emerging as leaders in formal groups. However, a challenge remains in the scalability and replicability of the strategy adopted.

In Mali, while the absolute economic benefits appear less significant, the beginnings of transformative empowerment seem more evident, supported by inspiring examples of women's leadership. Women-led CA in the traditionally women-dominated Shea butter sector has resulted in it becoming a highly visible economic activity valued by the wider community. As a result, women are strengthening their voice in community affairs and wider decision-making and, to a limited degree, rights over assets.

In Tanzania, the monetary gains are by far the greatest in absolute terms, due to the nature of the vegetables sub-sector and the higher level of development of the area of study. However, the gains in terms of empowerment appear more limited; some groups have suffered from poor leadership and governance, and, in some cases, internal conflict.

The major findings from this research have relevance also beyond the immediate countries of study. They suggest that effective support to WCA in agricultural markets has considerable untapped potential to deliver economic gains for women by increasing incentives to women farmers, redressing the 'gender gap' in access to resources and thereby contributing to raising agricultural productivity and growth in sub-Saharan Africa.¹⁰⁴

Although all the groups studied face significant challenges, factors which seemed to enable greater and more sustained benefits for women members were:

- smaller group size;
- links to savings and credit or other informal associations;
- a (male or female) leadership accountable and responsive to the interests of women members;
- men's support to wives' involvement in the sector (e.g. by allocating land), perhaps due to their own engagement in off-farm activities; and
- diversified market outlets, including established links to more remunerative urban markets.

As most formal groups are set up with accompanying interventions, further analysis is needed to isolate the specific impacts of different combinations of interventions from the 'pure' effect of CA group formation

8.1 THE IMPORTANCE OF CONTEXT

The research affirms the critical importance of understanding the context for effective WCA, and analyzing the following four key factors from a gender perspective:

1. the overall policy and legal framework for formal CA as well as policies relating to land and resource rights;
2. local traditions and gendered patterns of social capital and informal CA;
3. household relations, including gendered divisions of labour and property rights; and
4. the degree and nature of women's current participation in the sub-sector, its market potential and linkages.

The sub-sector context also needs to be understood in detail from a gender perspective, and in terms of how it fits into wider household livelihood strategies. Given the pervasive weakness of women's land rights, women are more likely to participate in collectives in non-land based value chains. Equally, where household livelihoods are primarily derived from field-crop based agricultural activity that relies heavily on women's unpaid family labour, women will have less time available to them to be part of a collective.

8.1.1 Shea in Mali

Mali provides a positive example of a favourable policy environment for women's engagement in WCA. The law on co-operatives in Mali clearly spells out the principle of equitable access to equipment, services and training, and the equitable allocation of resources and benefits generated through co-operatives. Although in some respects, Mali's rural women appear to be less empowered than their Tanzanian and Ethiopian counterparts in their rights over assets, they do have autonomous control over some resources and income, and a long tradition of organising to 'do things together'.

WCA interventions in Mali's Shea sub-sector has an element of novelty, as it has required upgrading an already women-dominated economic activity to support increased incomes to enhance women's economic role in the community. In the most mature WCA groups, this opportunity has been used to support a strategic vision for greater leadership roles for women, and the eventual transformation of gender relations in their communities.

8.1.2 Vegetables in Tanzania

Tanzania lacks a clear policy on gender equity in agricultural collectives, and women struggle to be recognised as producers in their own right. Women's legitimacy to control the benefits of their labour is highly contested, including in the realm of collective action around markets. In this context, promoting mixed WCA groups has tended to lead to conflict and the collapse of some groups, with women looking to more informal mechanisms of co-operation. Lushoto district has a very long history of development interventions—including in the vegetables sub-sector—which perhaps explains the high level of monetary benefits. It also could explain the presence of apparently vested interests and the susceptibility of CA groups benefits to be captured by wealthy or influential members of the community. There is also a lack of established co-ordination mechanisms between development actors, and considerable diversity in CA organizational forms, which reflects the variety of development actors and their interventions.

8.1.3 Honey in Ethiopia

Although gender relations are known to be very constraining, and women have limited visibility as agricultural producers in Ethiopia, both the government and NGOs have made an explicit commitment to promoting women's role in CA. Apart from its agricultural growth and transformation strategy, the government has set a target of 30 per cent for women's membership of agricultural co-operatives by 2015, and the Co-operative Law includes provisions for establishing quotas for women in leadership positions, although progress on this is limited.¹⁰⁵ In Amhara's honey sub-sector, NGOs have adopted a broad strategy of supporting rural women in farming households to enter a previously men-dominated sector.

8.2 KEY FINDINGS ON WCA ACROSS COUNTRIES

8.2.1 Factors influencing women's participation

While there are socio-demographic differences between women who join CA groups, they are neither consistent nor highly significant. Women members range in age from mid-30s to early 40s, which correlates to a phase of life in which they face fewer household responsibilities and have more time to devote themselves to market-related activities

and greater access to productive assets. Marriage is not a significant factor in Mali or Tanzania, but, in Ethiopia, unmarried women are found to be significantly more likely to be in WCA groups than married women. Religious affiliation and ethnicity also play a role, which is perhaps linked to the social networks and trust between members of the same community—although there was no consistent pattern. This aspect needs further exploration to understand.

On the other hand, socio-economic variables have a significant bearing on women's participation in WCA groups. Across all three countries, women from wealthier households are more likely to participate in groups, due to greater incentives and opportunities. Group participation is also affected by household land ownership in different ways, depending on the specific sector requirements. Gendered norms regarding women's involvement in family field cultivation plays a significant role, as well restricting women's availability to participate in groups, in Tanzania and Ethiopia, though this is not the case in Mali, however, where family land enables access to Shea nuts for collection. Further, participation in seasonal or occasional labour outside the household is positively correlated with formal WCA membership in both Ethiopia and Mali.

Qualitative research suggests that women with experience of informal groups are more likely to join formal ones. This finding is supported by quantitative research in Tanzania. However, quantitative research in Mali found that current membership of women or family members in other CA groups is negatively correlated with their WCA participation, perhaps because the former generally suggests household involvement in cotton production, which is very labour intensive for women.

In all three countries, qualitative analysis found that husbands played a key role in women's participation in WCA, both positively and negatively. Positive support from husbands was needed for sustained participation, especially for women leaders. In some instances, membership criteria—for example, co-operatives in Mali require members to be married—excluded some. Very poor women are also excluded by the membership fees. Some interventions have worked with men to raise awareness of the benefits of women's participation, in order to increase acceptance of this.

Research findings also suggest that major changes in the gender composition of existing groups are unlikely without targeted interventions. Little change in groups' gender composition was observed, except in Ethiopia, where there has been an unprecedented increase in women's share of membership to between 45 and 49 per cent in the two formal honey co-operatives, from less than 5 per cent. A combination of changes to membership rules, allowing dual membership per household; government quotas and targets;



awareness raising with men; and the development of a cadre of leaders and members via women-only SHGs has enabled this dramatic shift. The women dominated (on average 96 per cent of membership) groups studied in Mali, which seemed very stable in both size and composition, while in Tanzania there has been a slight increase in the share of women's membership of groups surveyed over time (to 57 per cent)– mostly due to men dropping out.

8.2.2 The role of CA in enabling women to overcome barriers to market engagement

Participation in groups offers women access to a wider range of markets, finance and sources of information about markets. The higher percentages of women members (compared to non-members) relying on group institutions to grade their products (Ethiopia), source information (Mali), or access distant markets (Tanzania), as well as access credit (all countries), suggests that to varying degrees, all the WCA groups in the study experienced lower barriers to marketing. Differences in market access for group members and non-members are not dramatic, however, except in Ethiopia where independent trading by women is circumscribed by social norms and government regulations. In this context, women have limited capacity for negotiating better sale conditions, and are susceptible

to being cheated. Selling directly to co-operatives is particularly financially advantageous for women honey producers in Ethiopia.

CA groups in agricultural markets, especially while they are still developing productive capacity, market links or their financial base, are often not well placed to market all members' produce. If groups pay members sporadically, or with delays, they discourage group sales. Group members will choose to market some produce individually if this gives greater choice and flexibility, or if they need to meet day-to-day household expenditures.

For example, in Mali, there have been problems with securing demand for 'improved' Shea butter locally, so most local trading activity remains focused on traditional butter. In Tanzania, women may not benefit as much as men from group contracts to supply to supermarkets, and so sell more produce locally. Nevertheless, the research has shown that it is still the case that women in groups gain higher sales revenues than those not in groups even where they are not trading in higher value markets.

While groups are addressing women's differentiated access to markets to a limited extent, the findings of this research on gender-specific constraints to market engagement

confirm the findings of earlier exploratory research—that mobility, time poverty and social attitudes are not directly addressed by groups. There are indications that pooling labour in groups (e.g. in Shea processing) has advantages for women in households with less available labour.

8.2.3 Economic benefits of WCA

This research is one of only a few attempts to systematically measure and compare the economic benefits of group participation for women specifically, with a rigorous control group.¹⁰⁶ Both qualitative and quantitative analyses identified significant¹⁰⁷ economic benefits from women's participation in collective action in the honey, Shea butter and vegetables sub-sectors in the study districts in Ethiopia, Mali and Tanzania. The annual net gains in the incomes of women group members were \$12 in Mali, \$35 in Ethiopia and \$340 in Tanzania. In Tanzania, these benefits were realized primarily through increased productivity, and elsewhere through larger sales revenues. Only in Ethiopia was there a net price advantage (a 20 per cent premium) to women group members, most of whom sold honey for the first time via the district honey co-operative.

Not all women in CA groups derive the same benefits. For example, women from households with more available labour seem to gain more from group participation across all three countries. In Tanzania, access to more household land and livestock enhances the benefits women enjoy. In

Ethiopia, younger and unmarried women seem to benefit more in terms of higher marketed shares and consequently greater overall returns.

8.2.4 Empowerment benefits of WCA

The research found that engagement in CA has positive but limited effects on women's 'economic empowerment'. Increased decision-making over credit is the only consistently significant area of empowerment, and this is associated with (combined) membership of different CA groups, not only the specific groups studied.

In some cases, women have increased control over income from their own agricultural sales, especially when they are also involved in savings and credit groups. It is less clear whether engagement in WCA increases women's involvement in decision-making about wider household income; evidence suggested this in Ethiopia, and a number of the women interviewed in all countries perceived greater involvement in joint decisions. There is no evidence that participation in WCA groups strengthens ownership and decision control over the transfer of major household assets; the one notable exception in Mali, where these rights do appear to be strengthened when women participate in both formal WCA groups and ROSCAs.

These results are to be interpreted with caution. There are a number of conceptual as well as technical problems



in measuring empowerment, which are the subject of ongoing debate. The qualitative findings allow broader interpretation of this question, albeit without a control group, and particularly emphasized changes in attitudes in the wider community.

While the main focus of this study is on formal WCA linked to specific markets, empowerment outcomes depend on a wider range of informal and formal CA groups (including ROSCAs, FAs and SHGs), of which women and other household members are members. There are both potential synergies and substitution effects between these different types of CA groups in terms of empowerment. Finally, the relationship between empowerment and group participation is likely to be two-way. When survey samples are 'matched' for empowerment,¹⁰⁸ it appears that, in Tanzania and perhaps Mali, the extent to which women make decisions in different areas may influence whether or not they join groups.

These tentative findings demonstrate that, while increasing women's participation in formal marketing groups provides a means to influence some aspects of gendered roles and norms limiting women's autonomy in decision-making, changes are likely to be partial and incremental, rather than transformative in collectives focused on economic outcomes. This finding is corroborated by other research, as well as the results of recent quantitative assessments of the effectiveness of selected Oxfam livelihood interventions on women's empowerment. The latter have found some impact at community decision-making level, but little influence over household-level decision-making and gender relations, which are seen as more deeply embedded.¹⁰⁹ Where collectives are organised with specific objectives to address social norms, or where interventions are accompanied by wider measures to address existing societal norms, greater empowerment impacts may be expected.

8.2.5 Factors and intervention strategies for effective support of WCA

Researchers selected the 14 case studies as 'positive' exceptions of relatively successful WCA groups. The contributions made by the accompanying interventions were also studied. None of the groups can be identified as a 'model', since effectiveness varies by sub-sector and context (see Section 8.1). Market type, family structure and intra-household relations—including the degree of joint ownership and management of assets—all have implications for the effectiveness of possible intervention strategies. As we found in the earlier scoping research, different types of groups serve different purposes and deliver different benefits.

Nevertheless, some successful intervention strategies can be identified linked to particular outcomes:

1. INCREASING WOMEN'S PARTICIPATION IN MARKET-BASED COLLECTIVE ACTION

Aware of biases in group membership, development actors are increasingly setting targets for increasing women's participation in existing formal mixed groups. However, these aspirations are not often accompanied by measures to address the barriers to women's engagement in markets and groups. Likewise, they often fail to consider the gendered dynamics that women face once they do join.

Given this, three strategies have been shown to have an impact in Ethiopia, where women's participation in formal groups has increased significantly:

- Engaging men and men leaders to create an enabling environment for increasing women's group participation;
- Addressing membership rules that directly or, more often, indirectly discriminate against women, or certain categories of women;
- Establishing informal groups linked to formal groups, or linking existing ones, to increase women's participation while supporting their capacity development.

Consideration of men's roles, and the way in which gender relations can be renegotiated at household, group and community levels, emerges as an important strategy for increasing women's participation in formal groups in Ethiopia, and as a success factor contributing to positive outcomes in Mali. By contrast, the lack of attention to these issues is evident from several accounts of fraught gender relations in Tanzania at both group and household levels. Considering men's role is critical given:

- The apparent need for 'men's permission' for women's participation in new activities;
- The need for women to be able to renegotiate their household responsibilities;
- The need for women to gain access to resources that might be required for effective market engagement in a context where women have few independently owned assets.

Where women's organisation and/or their engagement in specific economic activities is new and/or linked to important market opportunities, it is critical to gain men's support. This suggests a need for upfront investment in raising men's awareness of the potential benefits of WCA. This needs to reach the households of potential women members and current male co-operative members, and leaders in particular. Supportive male leaders/members and emerging, successful women producers can act as positive role models to others.

Interventions need to be designed with co-operative byelaws and membership rules in mind, as these can influence the scope for women's participation. Few

interventions were found to be addressing this issue, except advocacy in Ethiopia to allow 'dual membership' of men and women from the same household. Although equality of participation and benefits in cooperatives is formally enshrined in national level co-operative laws based on ILO principles in Mali and Ethiopia, the effectiveness of national legislation is often weakened by regional or local legislation, byelaws, rules and practices. Savings and credit groups are pervasive forms of WCA across all three countries and provide a potential entry point to more systematic engagement in agricultural markets. Informal savings and credit groups allow women to experience and become comfortable with other forms of CA, not least because they provide access to limited capital for engaging in market-based activities or for paying membership fees in formal groups. Savings also play an important role in boosting women's confidence in managing their finances.

While there are positive exceptions, there is not an easy or automatic transition from savings and credit groups to successful women-led agricultural marketing groups, particularly where men are also active in the specific value chain. Although the trust and confidence built in savings and credits groups is necessary for successful marketing groups, additional knowledge and capacities are required, and the level of both investment and risk is significantly higher. Moreover, while savings groups provide a common activity for women group members, they may have differing livelihood options; therefore, attempting such a transition may lead to poorer women dropping out. Marketing groups have different needs, such as analysis of market dynamics, improved technologies and training for value addition, and the acquisition or accumulation of individual or group assets.

2. OVERCOMING MARKET BARRIERS AND STRENGTHENING MARKET ENGAGEMENT

The research suggests that small-scale producers' CA focusing on high-value domestic markets and improving the quality or diversity of products is a promising entry point for their engagement in markets, and could help meet growing urban demand for diversified and higher quality food. Activities and sectors that do not require direct control over land assets (e.g. dairy, Shea, or tree products; or service provision, processing and trading) pose a lesser constraint to women participants, especially younger and unmarried women.

A common denominator of several forms of external intervention in the selected sub-sectors is the emphasis on quality: most WCA groups are encouraged to produce 'marketable' products, such as improved Shea butter, high-quality honey and high-value vegetables. Strategies differ in how far they support women's groups to gain access to markets. Only in Mali's Shea sector were development

actors found to have focused on interventions directly promoting women's engagement in market transactions. Evidence suggests that enabling some women members to be attend commercial fairs, negotiate directly with buyers and engage members in discussions of marketing options develops marketing capacities in the long run, and is an important complement to training or capacity building carried out by technical staff.

While there was some evidence of informal co-operation between women to arrange transport to markets, no specific evidence was found of groups directly addressing women's time or mobility constraints. However, wider interventions, such as the provision of water carts and grinding mills in Ethiopia, go some way to addressing this.

3. DELIVERING ECONOMIC AND EMPOWERMENT BENEFITS

Beyond participation, the research looked at what intervention strategies have enabled economic and wider empowerment benefits from group membership, and whether these are equitable.

It found that it is important that women be members of groups in their own right. Similarly, being the signatory (joint or individually) on any contract and the direct recipient of payments for any produce delivered, is a significant determinant of empowerment.

Access to a savings and loan facility is important for women members to be able to control the proceeds of sales separately. In general, membership of informal groups appears to enhance the benefits of formal group membership for women.

Gender-responsive leadership and transparent group governance emerged as a key determinant of successful group outcomes, in both women-only and mixed groups, suggesting a need to integrate this explicitly into the framework of analysis (see Figure 6). One finding was that, while women-dominated groups can be successfully led by men, there are often tensions in groups with male-dominated leadership but female-dominated membership. Leadership can either enhance or undermine women's participation in, and benefits from, CA. The vision of individual leaders is key, both commercially and politically, as is their commitment to transparent processes within the group and community.

While high status individuals may easily be co-opted or accepted as leaders, leadership depends upon personal qualities as much as status. Leaders need a vision for personal, group and community development; an ability to reach out to and mobilize others and establish networks; the ability to think beyond the short term; the willingness to prioritise the group above individual interests; and the credibility and capacity to enforce agreed rules.



Effective leaders usually have prior experience in groups. Women's experience in informal groups often allows them to develop the skills necessary for effective leadership in formal groups. In Ethiopia, rotational leadership of SHGs enabled a broad base of women to develop and 'try out' leadership roles. In Tanzania and Mali, leadership was not a specific focus for external interventions, and women leaders tend to belong to households of relatively higher socio-economic status. However, research in Ethiopia revealed that it is possible to support the emergence of women leaders from any socio-economic group.

8.3 RECOMMENDATIONS FOR POLICY AND PRACTICE

8.3.1 For policy makers

The research suggests that a clear enabling policy environment and governance framework for WCA is critical for groups to function well, be accountable to their members, and broadly provide a space in which gender equitable outcomes can be negotiated. Therefore:

- Explicit principles of equality should be implemented in interventions to encourage women's participation in co-operatives and other forms of association.
- Space for 'informal' and women-only organisations must be provided or protected alongside more formal structures, including greater scope for informal-formal linkages.
- While formalization helps groups form relationships with buyers and external organisations, it can be prohibitively expensive. Therefore, the scope for officially promoting and supporting 'alternative' group structures, with limited or reduced registration costs, and enabling these to access credit or trading licenses, should be investigated.
- Goals and specific strategies to enhance women's participation in market-based CA must be agreed. A useful starting point would be to bring together representatives from Ministries of Agriculture, Finance (in respect of MFI regulation), and Women's Affairs; Co-operative Development Bureaux; and businesses and NGOs supporting WCA to explore policy options (as is beginning to happen in Ethiopia).
- Policy interventions are needed to address gender asset gaps, e.g. strengthening women's land resource rights, as are direct interventions to promote joint or sole land registration for women and expanding property rights provisions in family and marriage laws.

8.3.2 For practitioners

When establishing new WCA groups in specific markets, a number of related dimensions need to be considered, in order that women can participate and benefit. Therefore:

- Development actors need to understand existing informal groups and, where possible, build upon these; otherwise, they should build linkages between these informal groups and formal structures.
- Where there is no tradition of organization, it may be necessary to create informal spaces for women to build their capacity for future effective participation and leadership, in formal organizations.
- Development actors need to ensure that membership rules and criteria do not discriminate against women or specific subgroups of women, e.g. criteria relating to land ownership, literacy, and per household membership limits.
- Development actors need to consider women's mobility and distance from key markets, infrastructure and population density. Women's participation is likely to be more sustainable in more geographically concentrated groups than ones with a dispersed membership.¹¹⁰
- Development actors need to analyze the appropriateness of supporting mixed or women-only groups in specific market contexts, considering the extent to which women and men are both already involved, whether there is a history of men and women organizing together, as well as separately, and the preferences of people on the ground.
- In designing WCA interventions and activities, development actors need to consider socio-economic factors, and the trade-offs faced by women with competing demands on their time.
- To realise greater inclusion of less well off or marginalized groups of women, explicit targeting strategies are needed to ensure that women who are already better off or more empowered do not dominate in membership or leadership. Flexibility in defining joining fees/shares (to include payment in kind or labour contributions for example) is a way to ensure that (poorer) women are not excluded.
- External actors seeking to support WCA must make an up-front investment in engagement and awareness-raising with male household members and male co-operative leaders on the wider benefits of women's potential involvement in collective marketing.

To develop and strengthen market linkages, development practitioners should:

- Understand and analyze, from the perspective of women producers, the chosen markets, including gender differentiation in products, market channels and functions. This should include an understanding of the position of CA

in the value chain, its function and its gender composition.

- Holistically consider the functions of CA beyond being delivery mechanisms for 'hardware' or training, such as those relating to pooled labour, knowledge and information sharing, and the reduction/management of waste, costs and risks.
- When designing interventions, be clear on what value any new group or new activity adds, and how that will contribute to market development and engagement for women.
- Support WCA groups to establish a diversity of local, national and potentially international market linkages, so that they can access produce aggregation services and reach more distant markets. Caution must be exercised, however, as overreliance on such structures can be disadvantageous if functions are overcentralized, are poorly managed, have weak governance, or have overly rigid rules.
- Promote an active role for at least some WCA group leaders in engaging in new market environments and involving the wider membership in discussions of marketing options. Other strategies worth exploring include linking women producer groups with 'women friendly' traders and involving women in the governance of local market spaces.

The research findings underline the importance for development actors to support and foster gender-responsive group leadership that can ensure the sustainability and effectiveness of groups and ongoing equitable outcomes for women members. Therefore, development actors:

- Need to focus on identifying and fostering, as well as training, leaders.
- Need an explicit strategy for developing women's leadership skills and promoting women's (collective) leadership within mixed CA groups.
- Must closely monitor social dynamics in groups, so as to minimize the risk of benefits being 'appropriated' by a particular sub-group.
- Should enforce stronger measures and safeguards in the design of interventions, in order to limit the reproduction of inequitable gendered power relations in mixed marketing groups.
- Need to work with WCA members on strategies to secure women's access to productive resources at community and wider levels, as this will sustain their engagement in the sub-sector and ensure that gains cannot be easily reversed.



ANNEXES

ANNEX 1: WCA RESEARCH REPORTS AND PROJECT DOCUMENTS

NB: These and other project documents are all available on the RWCA wiki: www.womenscollectiveaction.com

Research outputs:

Adenew, B. & Abadi, Z. (2011) 'Researching Women's Collective Action: Ethiopia Report (Phase II)', October, Oxford: Oxfam GB

Baden, S. & Pionetti, C. (2011a) 'Toward a Typology of Collective Action in Agricultural Markets', August, Oxford: Oxfam GB

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Dembele, K.E. (2012a) 'Recherche sur l'Action Collective Des Femmes Au Mali: Etude Qualitative Sur Le Karite dans le cercle de Koutiala, Mali, Rapport de Synthese, Bamako: Oxfam GB, October

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Mhando, N. & Senga, M. (2012) 'Women's Collective Action Qualitative Research Phase III: Synthetic Report-Tanzania', Dar es Salaam, Oxfam GB

Msuya, E.E. (2012) 'Researching Women's Collective Action Phase 3: December 2011-June 2012', Dar es Salaam: Oxfam GB

Pionetti, C. (2012a) 'Women's Collective Action in Agricultural Markets: Synthesis of Qualitative Research Findings in Ethiopia, Mali and Tanzania, 31st October (draft)

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Pyburn, R.; Hunter, C.; Wennink, B.; Hillhorst, T. & Zaal, F. (2010) 'Strengthening Women's Livelihoods through Collective Action-A Literature Review', September, Amsterdam: Royal Tropical Institute

Serra, R., LeTurque, H.; Bocoum, I. & Kaminski, J. (2012) 'Women's Collective Action in Agricultural Markets (Phase III): Country quantitative analysis: Mali (Final Draft), December

Serra, R.; Msuya, E.; Parent, G. & Kaminski, J. (2013) 'Women's Collective Action in Agricultural Markets (Phase III): Country quantitative analysis: Tanzania (Final Draft), March

Serra, R.; Denu, B.; Parent, G. & Kaminski, J. (2013) 'Women's Collective Action in Agricultural Markets (Phase III): Country quantitative analysis: Ethiopia (Final Draft), March

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Vigneri, M.; Serra, R. & Kaminski, J. (2013) 'Women's Collective Action in Agricultural Markets: Synthesis of Quantitative Research Findings in Ethiopia, Mali and Tanzania (Final Draft), January 28th

Project documents:

Oxfam (2010a) 'Guidance on First Round Stakeholder Dialogues: Linking Research Design and SDs, April 18th

Oxfam (2010b) 'Guidance on First Round National Stakeholder Dialogues: Linking Research Design and SDs, March 30th

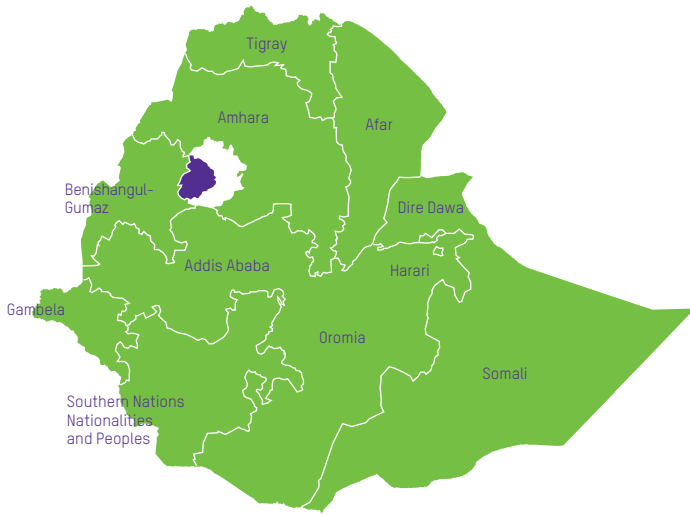
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ANNEX 2: GENERAL BIBLIOGRAPHY

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ANNEX 3: MAPS OF STUDY AREAS

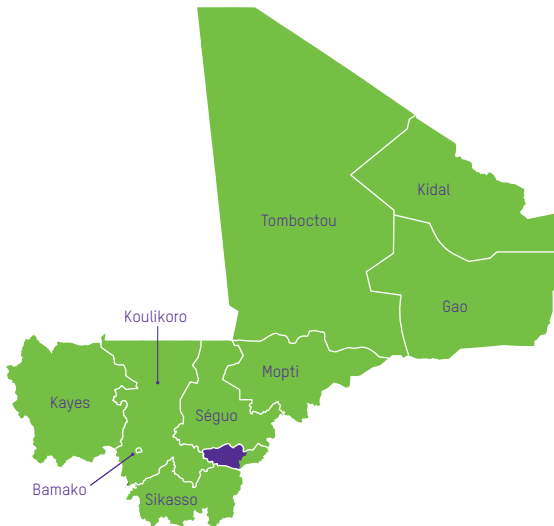


West Gojam and Agew Awi zone
Amhara region, Ethiopia

Agew Awi Zone

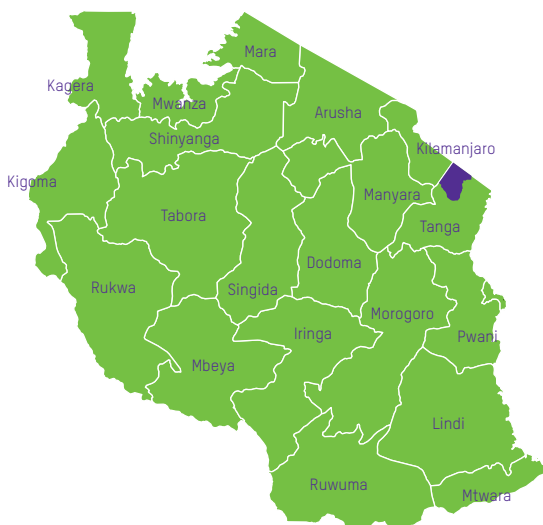


West Gojam Zone



Koutiala Cercle
Sikasso Region, Mali

Koutiala cercle



Lushoto District
Tanga Region, Tanzania

Lushoto District



ANNEX 4: SELECTED SUB-SECTORS BY CATEGORY (MARKET TYPE) AND REGION

SUB-SECTOR	CATEGORY	COUNTRIES/REGIONS IN WHICH SUB-SECTOR IS BEING STUDIED
Maize	Food staples	Ethiopia (Jimma), Tanzani (Tanga)
Millet/Sorghum		Mali (Koulikoro)
Rice		Mali (Sikasso) Tanzania (Shinyanga)
Coffee	Traditional bulk commodity cash crop	Ethiopia (Jimma)
Groundnuts		Mali (Koulikoro)
Vegetables	Traditional high value	Ethiopia (West Gojam) Tanzania (Tanga)
Dairy		Ethiopia (West Gojam)
Shea butter		Mali (Sikasso)
Local chicken		Tanzania (Shinyanga)
Honey (A)	Non-traditional high value	Ethiopia (West Gojam)
Spices (B)		Ethiopia (Jimma)
Sesame		Mali (Koulikoro)
Tiger Nuts		Mali (Sikasso)
Green Gram		Tanzania (Shinyanga)
Allanblackia		Tanzania (Tanga)

Sub-sectors in **bold** are ones where Oxfam is already working or planning to work either in the study country or through global programmes, such as the Enterprise Development Programme (EDP).

ANNEX 5: MAIN FEATURES OF WCA CASE STUDY GROUPS IN ETHIOPIA

Groups studied in Dangila and Mecha woreda, Amhara Region, Ethiopia

<p>Agunta co-operative Dangila woreda</p>	<ul style="list-style-type: none"> • Formal mixed co-operative started in 2004. • 343 women, 424 men. Evolved from only one woman to 45% currently. • Four associated SHGs—in four different kebele • Individual production of raw honey by members. Collective production of processed honey, wax and tej (honey wine). • Collective marketing to various organisations. • Located on main road from Bahir Dar to the capital, Addis Ababa. • Affiliated with Zembaba Union • Member of the Sosari Union (Savings and Credit Union) • Ethnic composition: Agew is the major ethnic group. Dangila is part of Awi Special zone in Amhara region • External Intervention: SOS Sahel, Oxfam, others
<p>Andinet Group In Bacha Barayita kebele, Dangila woreda.</p>	<ul style="list-style-type: none"> • Women’s self-help group started in 2010. • 20 women. • Close to Dangila town, peri-urban area. • Individual production of raw honey and individual marketing, mostly to Agunta co-operative. • External intervention: Oxfam GB
<p>Endineg Group Girargie Warkit kebele, Dangila woreda.</p>	<ul style="list-style-type: none"> • Women’s self-help group started in 2010. • 20 women. • Rural setting located 4 km from Dangila town. • Individual production of raw honey and individual marketing, mostly to Agunta co-operative. • External intervention: Oxfam GB
<p>Meserethiwot co-operative Rim kebele, Mecha woreda.</p>	<ul style="list-style-type: none"> • Formal mixed co-operative, started in 2009. • 527 women, 533 men. • 10 affiliated SHGs—all in same kebele (Rim) • Individual production of raw honey • Collective marketing to Ambrosia plc. • Single value chain in honey due to the lack of diversity in market channels • Away from the main road • Ethnic composition: an Amharic majority, some Agew and other ethnic groups • External intervention: Oxfam GB mainly
<p>Alem Meta SHG In Kuyu community, Rim kebele, Mecha woreda.</p>	<ul style="list-style-type: none"> • Women’s self-help group started in 2010. • 20 women. • Rural setting. • Individual production and individual marketing of raw honey mostly to Meserethiwot co-operative. • External intervention: Oxfam GB
<p>Serto Madeg group In Debir Mender community, Rim kebele, Mecha woreda.</p>	<ul style="list-style-type: none"> • Women’s self-help group started in 2010 • Rural setting. • 20 women. • Individual production of raw honey by members. • Individual marketing of raw honey, mostly to Meserethiwot co-operative.

ANNEX 6: MAIN FEATURES OF WCA CASE STUDY GROUPS IN MALI

Groups studied in Koutiala Cercle of Sikasso Region, Mali

Uyelo Co-operative, Kaniko	<ul style="list-style-type: none">• Long history of WCA in the village. Roots in a series of CA groups 1978-2004.• Established as a association in 2004 (began producing Shea butter)• Registered as a co-operative in 2009• 157 women (all married women)• Member of a West African Women's Union (UFROAT)• Sells improved Shea butter and soap through the Women's Union mostly• Strong leadership• External interventions: Inter-Co-operation Suisse, PAFA, COFERSA
Benkadi Association, Koumbiri	<ul style="list-style-type: none">• Rooted in a long history of CA by women at village level (cultivation, micro-finance, petty trade)• Started improved Shea butter production in 2011• External interventions: Sôrô Yriwaso (micro-finance institution)
Jigisème Co-operative, N'Gountjina	<ul style="list-style-type: none">• Stems from a Savings and credit group created in 1997• Becomes a registered co-operative in 2010• 105 women, 2 men• Involved in improved Shea butter production, field crops cultivation and loan provision• Member of a Women's Union (UFROAT)• External intervention: Inter-Co-operation Suisse
Jekadi Co-operative,	<ul style="list-style-type: none">• Rooted in a traditional CA women's groups• Informal women's group (in the process of getting formalised)• 58 women• Specialised in making and selling soap made from Shea butter• External intervention: PAFA

ANNEX 7: MAIN FEATURES OF WCA CASE STUDY GROUPS IN TANZANIA

Groups studied in Lushoto district, Tanga Region Tanzania

Matumaini A (Sub-group of Kumekucha Mwamko SACCOS), Mlalo	<ul style="list-style-type: none"> Established in 2009 Association linked to a Registered Savings and Credit Co-operative 8 women, 1 man Local traders (local market in Mlalo) + long-distance traders (sell in Dares-Salaam and Tanga) Collective production External interventions: TAPP, Oxfam
Gare Horticultural Co-operative Society, Gare	<ul style="list-style-type: none"> Established in 2008 15 women, 21 men (but fewer are active members) Registered co-operative (initiated by a local businessman) Local women 'traders' selling low-grade vegetables in Lushoto and Soni markets Individual production External interventions: TAPP, USAID
Usambara Lishe Trust (ULT), Malindi	<ul style="list-style-type: none"> Established in 1996 36 women, 46 men (approx.), but active members: 5 women, 13 men Association linked to a trust comprising 4 farmers' groups Orders from buyers in Dar es Salam + local market (Lukozi) + traders (male/female) from Lushoto, Korogwe, Mombo Individual production External interventions: SECAP, USAID (SHOP Project), McKnight Foundation, Oxfam, TAPP
UPENDO Women's Group, Lushoto	<ul style="list-style-type: none"> Established in 2006 Women's association, located only 3 km from Lushoto town (semi-rural) Started off with mushroom production, then moved to intensive vegetable production (greenhouse) Sell through ULT Lushoto (other channels tried in the past) External interventions: District Community Development Office, District Agricultural and Livestock Development Office, District Women Development Fund, TAPP

ANNEX 8: ADDITIONAL TABLES FROM QUANTITATIVE ANALYSIS¹¹¹

Table 5: Sample size per stratum: Ethiopia, Mali, Tanzania

Country	Geographical Unit (no)	WCA members ('treatment group') surveyed	Non-members ('control group') surveyed	Total women surveyed
Ethiopia	Kebele (17)	325	592	917
Mali	Commune (19)	383	603	986
Tanzania	Ward (7)	298	595	893
TOTAL		1006	2393	2796

Table 6: Demographic and socio-economic characteristics of women members and non-members

Variable Name	MALI				ETHIOPIA				TANZANIA			
	Member		Non-member		Member		Non-Member		Member		Non-Member	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
Age	376	42.57	577	41.44	332	34.25***	581	36.78***	295	41.64***	586	38.94***
Education	383	0.67*	603	0.58*	333	1.31***	583	0.32***	298	6.17	595	5.94
Marital status	383	0.83	603	0.86	333	0.83***	586	0.96***	298	0.76*	595	0.80*
Religion (major one)	383	0.75	603	0.78	333	1.00	586	1.00	298	0.82***	595	0.72***
Major ethnic group	383	0.8	603	0.83	333	0.87***	586	1***	298	0.66*	595	0.60*
Agric activity	383	0.97**	603	0.93**	333	0.90***	586	0.98***				
Occasional labour	383	0.58***	603	0.38***	333	0.31***	586	0.18***	298	0.28	595	0.32
Regular seasonal labour	383	0.49***	603	0.24***	332	0.05***	586	0.01***	298	0.06**	595	0.03**
Labour force in sub-sector prod	383	5.47	602	5.84	295	3.12	573	2.96	268	2.94	579	3.07
Cultivated land acreage	355	14.09	519	12.92								
Wealth index	352	44.08	518	42.06	295	37.37	571	37.09	293	17.83***	595	15.04***
Household number of plots					298	2.49***	573	3.03***	296	2.45***	595	3.66***
Cattle heads	369	14.72	564	12.73	333	4.53***	586	5.50***	298	1.37	595	1.47
Goats and ships	375	17.13*	558	14.40	333	1.46	586	1.48	298	2.38***	595	1.84***
Donkeys	379	2.71*	601	2.22	333	0.57***	586	0.68***	298	0.01	595	0.00
Horses	382	0.2	602	0.06	333	0.14	586	0.17	298	0.08***	595	0.00***
Poultry	358	25.07**	545	20.04	333	2.95	586	2.48	298	5.68	595	5.72
Pigs	383	0.83	599	0.94	333	0.08	586	0.06	298	0.06	595	0.12

*, **, *** are significance levels of differences (10%, 5%, and % levels respectively) between treatment and control groups' averages, based on Wilcoxon-rank sum test procedures.

Table 7: Probability of joining groups (probit regressions)

Country	Dependent variable: Participation=1 if individual belongs to a WCA group		
Mali	<i>Explanatory variables</i>	Coef.	P>z
	Involved in agricultural activities	0.450	*
	Occasional activities	0.408	***
	Regular seasonal	0.587	***
	Total labour force	0.023	0.181
	Labour force in Shea prod	-0.040	*
	Muslim dummy	-0.254	**
	Household members in another CA group	-0.495	***
Tanzania	<i>Explanatory variables</i>	Coef.	P>z
	Durable goods index	0.026	***
	Livestock index	0.015	*
	Number of household plots	-0.247	***
	Mboga land acreage	0.121	***
	Msamba ethnicity	0.179	*
	Muslim dummy	0.375	***
	Household members in another CA group	0.391	***
Ethiopia	<i>Explanatory variables</i>	Coef.	P>z
	Marital dummy	-0.803	***
	Agric. Activities	-0.771	***
	Occasional activities	0.263	**
	Regular seasonal	1.290	***
	Household labour force in honey prod&market	0.072	**
	Durable goods index	0.012	***
	Livestock index	0.007	*
	Number of household plots	-0.088	***
Household members in another CA group	-0.088	0.439	

*, **, *** are significance levels of the student tests (10%, 5%, and 1% levels respectively) of the hypothesis that the parameters' estimates are different from zero.

Table 8: Marketing behaviour: comparing members and non-members of groups

Variable Name	MALI				ETHIOPIA				TANZANIA			
	Member		Non-member		Member		Non-Member		Member		Non-Member	
<i>Type of purchaser</i>												
Dealer	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
	296	0.86***	388	0.93***	266	0.12***	474	0.82***	230	0.63**	533	0.68**
Wholesaler	296	0.04	388	0.03	266	0.02***	474	0***	230	0.13***	533	0.19***
Customer	296	0.07*	388	0.04*	266	0	474	0	230	0.02**	533	0**
Group	296	0.02***	388	0.00***	266	0.78***	474	0.01***	230	0.00	533	0**
Exporter					266	0	474	0	230	0.00	533	0.00
Other					266	0.01	474	0.01	230	0.22***	533	0.13***
<i>Who assesses quality of produce?</i>												
Management	296	0.08**	388	0.13**	266	0.2***	474	0.06***	230	0.05***	531	0.02***
Purchaser	296	0.74**	388	0.81**	266	0.33***	474	0.75***	230	0.82***	531	0.97***
Group	296	0.09***	388	0.00***					230	0	531	0
Agricultural Bureau					266	0.01**	474	0**	230	0.05***	531	0***
Promotion Office of Co-operatives					266	0.33***	474	0***	230	0.03**	531	0.01**
Other					266	0.06	474	0.04	230	0.05***	531	0***
<i>Information sourcing</i>												
Group	296	0.08***	388	0.03***								
Union	296	0.01	388	0.01								
Weekly/Local market	296	0.81*	388	0.86*	266	0.58	474	0.59	220	0.76**	530	0.82**
Markets in the reg. capital	296	0.00*	388	0.02*	266	0.02	474	0.01	220	0.06***	530	0.14***
Zonal Capital					266	0.05**	474	0.09**	220	0.06***	530	0***
Others	296	0.09	388	0.09	266	0.25***	474	0.16***	220	0.03**	530	0.01**
Capital city									220	0.09***	530	0.03***
<i>Access to credit (per cent of women with access to credit)</i>												
	296	0.061***	388	0.005***	240	0.35***	455	0.01***	235	0.02***	539	0***

*, **, *** are significance levels of differences (10 per cent, 5 per cent, and 1 per cent levels respectively) between treatment and control groups' averages, based on Wilcoxon-rank sum test procedures.

Table 9: Average treatment effects of WCA participation on outcome variables

	% marketed production	Productivity/acre	Net price diff ^o	Net market value ^o
Mali				
Kernel	-0.061*		-7.52	6300.82***
NN	-0.072*		-8.38	6514.76***
Tanzania				
Kernel	0.005	941487,5*	NA	546405.3***
NN	0.008	1019515*		523499.1***
Ethiopia				
Kernel	-0.002		6.27***	635.05***
NN	-0.004		6.33***	652.58***

*, **, *** are significance levels of the student tests (10%, 5%, and 1% levels respectively) of the hypothesis that the parameters' estimates are different from zero.

Table 10: Heterogeneity analysis

	Dependent variables	Share of marketed prod (%)		Trad. butter produced (kg)		Net marketed value		Net price difference	
	<i>Explanatory variables</i>	Coef.	P>z	Coef.	P>z	Coef.	P>z	Coef.	P>z
Mali regressors	Treatment	-0.17	0.39	664.02	**	3062.06	*	-11.05	0.32
	Farm association	-0.60	0.22	13.61	0.94	-4652.50	*	-19.88	0.42
	Treatment X ROSCA	-0.34	0.28	867.74	0.19	8783.29	*	22.36	0.14
	Treatment X SHG	-0.23	0.66	-477.86	0.19	-6055.18	*	-18.67	0.45
	Regular seasonal	-0.24	0.21	153.16	0.65	8684.59	***	32.89	***
	Share of hired labour	-0.90	**	-89.57	0.83	160.20	0.98	18.51	0.35
	Muslim dummy	-0.19	0.25	387.53	***	779.92	0.67	12.69	0.12
	Durable goods index	0.00	0.73	4.62	0.46	0.82	0.99	0.59	***
Tanzania regressors		Share of marketed prod (%)		Mboga value/acre (shillings)		Net marketed value			
	<i>Explanatory variables</i>	Coef.	P>z	Coef.	P>z	Coef.	P>z		
	Treatment	0.12	0.40	359040.10	*	539447.70	***		
	ROSCA	-0.10	0.75	3453080.00	*	111428.50	0.73		
	Education	0.00	0.98	192682.20	*	100307.40	**		
	Education ²	0.00	0.64	-18320.82	*	-7855.94	0.20		
	Total labour force	0.03	0.38	135463.20	0.14	153865.30	***		
	Livestock index	0.02	***	39000.26	**	21005.61	**		
Number of plots	0.08	**	100899.50	0.16	54451.16	0.12			
Mboga land acreage	0.00	0.93	-512541.20	**	65149.28	0.21			
Ethiopia regressors	Dependent variables	Share of marketed prod (%)		Honey produced (kg)		Net marketed value		Net price difference	
	<i>Explanatory variables</i>	Coef.	P>z	Coef.	P>z	Coef.	P>z	Coef.	P>z
	Treatment	-0.01	0.98	10.44	***	346.04	***	5.71	***
	ROSCA	0.84	***	4.13	0.13	224.07	**	-0.29	0.73
	Treatment X SHG	0.51	0.44	14.91	**	556.30	*	1.87	0.44
	Age	-0.06	0.30	-1.08	*	-36.82	*	-0.11	0.57
	Marital dummy	-0.93	**	5.93	*	175.98	0.21	-0.64	0.53
	Labour devoted to the activity	0.14	**	2.15	**	61.88	*	0.30	0.17
	Hired labour days	-0.30	0.66	40.27	**	2485.22	***	4.55	0.15
	Durable goods index	0.00	0.65	0.34	***	12.50	***	0.03	0.15
Livestock index	-0.01	**	0.51	***	21.75	**	-0.01	0.52	
Number of plots	0.03	0.53	1.31	0.13	108.05	**	0.31	*	

Table 11: Eight dimensions of empowerment

Dimension / indicator	Definition of 'adequacy' in this dimension
Decision-making in agricultural related activities	The respondent is adequate if she has 'significant' input in decisions or feels 'highly able' to make decisions in AT LEAST TWO domains related to agriculture activities (constructed using 11 variables on agricultural activities decisions).
Decision-making on income from agriculture related activities	The respondent is adequate if she has 'significant' input in income decisions or feels 'highly able' to make decisions related to agriculture income, involving more than decisions on minor household expenditures (constructed using five variables on income decisions related to agriculture activities).
Ownership of assets	The respondent is adequate if she owns, individually or jointly, AT LEAST two large assets (agricultural land, livestock, mechanised agricultural equipment, housing, large durable consumer goods, etc.) or more than three assets (if one of those is a small asset, such as poultry, non-mechanised farming equipment, and small consumer durables), out of a total of 15 categories of household assets.
Decision rights over agricultural assets	The respondent is adequate if she, individually or jointly, has AT LEAST ONE right (including usufruct etc.) in AT LEAST TWO agricultural assets owned by the household (out of 8 categories of agricultural assets).
Decision-making on access to credit	The respondent is adequate if she jointly makes AT LEAST ONE decision regarding AT LEAST ONE source of credit (constructed using six variables related to credit in the household).
Decision-making on household expenditures	The respondent is adequate if she has 'significant' input in income decisions or feels she is able to make decisions on how to use income from at least one source, AND involving more than just minor household expenditure choices (constructed using seven variables related to all household income activities/decisions).
Freedom of movement beyond the household	The respondent is adequate if she has freedom to independently visit at least two places (out of five different options) inside or outside the village, not including the house of friends and relatives.
Freedom to attend group meetings	The respondent is adequate if she has the freedom to go to at least one place to attend group meetings (formal and informal groups).

Table 12: Regression estimates on empowerment dimensions

Dependent variable		Decision-making agric activ.		Decisions on I from agric.		Owership rights on assets	
	<i>Explanatory variables</i>	Coeff.	P>z	Coeff.	P>z	Coeff.	P>z
Tanzania	Treatment	0.457	0.221	-0.097	0.663	-0.268	0.373
	ROSCA	0.827	0.380	0.221	0.548	-0.330	0.451
	Age	0.199	***	-0.070	0.158	0.006	0.923
	Age ²	-0.002	***	0.001	0.245	0.000	0.726
	Marital dummy	-0.051	0.901	-1.259	***	-1.187	***
	Durable goods index	0.002	0.932	0.016	0.162	-0.008	0.532
	Livestock index	0.003	0.860	0.004	0.730	0.054	**
	Number of plots	0.122	0.128	0.139	***	-0.071	0.233
	Mboga land acreage	-0.130	*	-0.179	0.203	0.185	**
Ethiopia	<i>Treatment</i>	-0.285	0.344	0.064	0.791	0.434	0.440
	ROSCA	-0.392	0.182	0.362	*	-0.580	0.253
	SHG	-0.046	0.928	0.533	0.122	0.463	0.677
	FA	1.206	*	-1.157	**	15.091	***
	Treatment X ROSCA	0.978	*	-0.007	0.987	1.127	0.245
	treatment X SHG	0.092	0.890	-0.654	0.216	-1.751	0.158
	Treatment X FA	0.259	0.844	1.577	**	-14.940	***
	Age	0.133	***	0.183	***	0.040	0.613
	Age ²	-0.002	***	-0.002	***	-0.001	0.539
	Marital dummy	0.649	*	-1.540	***	0.775	0.134
	Labour force in the activity	-0.112	0.158	-0.128	**	-0.379	***
	Durable goods index	0.007	0.254	0.009	*	0.026	**
	Livestock index	-0.024	***	-0.011	0.152	-0.006	0.762
	Number of plots	0.050	0.433	-0.195	***	0.149	0.130
Mali	<i>Treatment</i>	0.532	0.431	0.623	0.288	-0.902	**
	ROSCA	-0.230	0.630	-0.198	0.672	-0.776	*
	SHG	-0.702	0.329	-0.565	0.362	0.082	0.900
	FA	-0.797	0.442	-0.763	0.459	Not inc.	0.167
	Treatment X ROSCA	-0.732	0.450	-0.823	0.356	1.799	***
	Treatment X SHG	0.474	0.739	Not inc.	1.755	*	1.410
	Age	0.168	***	0.168	***	0.192	***
	Age ²	-0.002	***	-0.002	***	-0.002	***
	Education	-0.036	0.854	-0.038	0.847	0.594	***
	Education ²	-0.002	0.919	-0.002	0.924	-0.064	***
	Marital dummy	-0.119	0.824	-0.130	0.809	-0.919	***
	Total labour force	-0.067	0.206	-0.067	0.205	0.037	0.503
	Labour force in the activity	0.060	0.375	0.060	0.376	-0.134	0.174
	Livestock index	0.000	0.991	-0.001	0.983	-0.008	0.757

Any rights on agric. assets		Credit rights and use		Use of I for HH expend.		Freedom of movement		Freedom to meetings	
Coeff.	P>z	Coeff.	P>z	Coeff.	P>z	Coeff.	P>z	Coeff.	P>z
-0.452	0.170	-0.184	0.468	-0.899	***	0.400	0.247	3.173	***
-0.868	**	0.630	*	-0.075	0.846	-0.591	0.287	-0.391	0.335
0.020	0.745	0.110	*	-0.111	**	-0.045	0.629	0.024	0.663
0.000	0.755	-0.001	*	0.001	*	0.000	0.705	0.000	0.860
-0.317	0.317	-0.077	0.759	2.418	***	3.782	***	2.449	***
-0.022	**	0.003	0.759	-0.005	0.686	-0.027	**	0.014	0.365
0.036	0.207	0.014	0.290	0.001	0.944	-0.011	0.618	0.022	0.121
-0.098	0.144	-0.115	**	0.013	0.787	0.043	0.648	-0.104	*
0.107	0.220	0.165	***	0.027	0.649	0.288	*	-0.180	**
0.178	0.615	0.936	***	0.520	**	0.058	0.803	-0.892	***
-0.055	0.875	1.544	***	0.409	**	0.523	**	0.254	0.345
0.685	0.347	-0.546	0.186	0.691	**	-0.152	0.706	-0.309	0.467
1.985	*	-0.177	0.564	1.965	***	2.316	***	15.037	***
0.992	0.171	-1.134	***	-0.341	0.386	-0.839	**	-0.548	0.187
-1.590	*	0.095	0.861	-0.896	*	-0.310	0.561	0.091	0.867
-0.992	0.535	-0.665	0.300	-1.233	*	-1.173	0.148	-13.708	***
0.064	0.285	-0.058	0.312	-0.071	0.144	-0.112	**	-0.164	***
-0.001	0.147	0.001	0.371	0.001	0.348	0.001	*	0.002	***
0.534	0.188	-0.158	0.625	1.275	***	2.034	***	1.882	***
-0.173	*	0.003	0.958	0.055	0.407	-0.029	0.645	0.070	0.323
0.005	0.418	-0.002	0.773	-0.011	**	-0.009	*	-0.009	0.115
-0.003	0.776	-0.032	***	0.006	0.405	0.005	0.513	0.006	0.469
0.214	***	0.098	*	0.167	***	0.049	0.389	0.049	0.444
-0.459	0.276	1.731	***	0.476	0.152	1.141	*	1.206	***
-0.524	0.177	2.041	***	-0.797	**	0.318	0.572	-0.606	*
-0.233	0.711	2.303	***	-0.670	0.150	-0.556	0.483	-0.347	0.469
0.893	1.644	*	-1.829	***	-0.747	0.543	-0.155	0.839	
2.120	***	-1.730	***	0.741	0.202	-1.790	*	0.322	0.620
0.139	-1.440	**	Not inc.		-2.959	***	-0.981	0.190	
0.201	***	0.065	0.201	0.101	**	-0.248	**	-0.112	*
-0.002	***	0.000	0.486	-0.001	*	0.002	**	0.001	0.158
0.366	0.116	0.113	0.414	-0.246	*	-0.346	0.178	0.283	0.150
-0.054	0.143	-0.012	0.523	0.030	*	0.025	0.456	-0.032	0.202
-0.866	***	0.469	*	-0.486	0.131	2.902	***	1.013	***
-0.024	0.627	-0.022	0.549	-0.095	**	0.040	0.591	0.090	*
0.046	0.604	0.044	0.371	0.174	***	-0.029	0.770	-0.057	0.405
-0.073	***	0.009	0.357	0.016	0.389	0.111	**	0.012	0.481

Table 13: Regression estimates of empowerment on WCA participation

Empowerment indicator	Mali		Tanzania		Ethiopia	
	Coeff.	P>z	Coeff.	P>z	Coeff.	P>z
Decision-making agricultural activity	0.334	*	0.702	**	-0.129	0.452
Decision-making agric. income	-0.533	***	-0.484	***	0.016	0.894
Ownership/control of assets	-0.012	0.951	-0.026	0.906	-0.11	0.702
Rights on agricultural assets	0.157	0.397	-0.308	0.22	0.132	0.57
Access to credit	0.639	***	0.147	0.379	0.208	**
Use of income for HH exp.	0.306	*	-0.543	***	0.183	0.119
Freedom of movement	-0.171	0.467	-2.085	***	0.537	***
Freedom to attend meetings	0.743	***	3.041	***	-1.079	***

*, **, *** are significance levels of the student tests (10%, 5%, and 1% levels resp.) of the hypothesis that the parameters' estimates are different from zero. Other determinants and controls not displayed here.

ENDNOTES

1 FAO, 2011a

2 The UK's Department for International Development (DFID) has been a major sponsor of 'M4P' (making markets work for the poor), as has the Swiss Development Corporation (SDC); USAID's Feed the Future 'seeks to unleash the proven potential of small-scale agricultural producers to deliver results on a large scale' including through 'expanding markets and 'trade'. Feed the Future also has a strong focus on women farmers (Feed the Future, n.d.).

3 CAADP, 2009: 8

4 The New Alliance specifically 'recognise (s) and will act upon the critical role played by smallholder farmers, especially women, in transforming agriculture and building thriving economies'. <http://www.feedthefuture.gov/article/food-security-and-g8-summit> (26.1.13)

5 For example, the African Cashew Alliance; Global Shea Alliance etc.

6 These include: INGOs such as SNV, CRS, Care, SOS Sahel and Farm Africa. National organisations like Facilitators for Change (FFC) in Ethiopia and Matchmakers in Tanzania have also supported grassroots farmers to link with markets. Farmer's network Mwiwata in Tanzania has also promoted small farmer engagement in the governance of local markets.

7 Penrose Buckley, 2008, pp 19-23

8 Charman, 2008

9 Feed the Future, n.d.

10 See more at: <http://www.technoserve.org/our-work/stories/brewing-good#sthash.zpMKdnzz.dpuf>

11 See the C.AVA website, at <http://cava.nri.org/> (last accessed, February 2013)

12 A majority of the stakeholders interviewed in the three countries during WCA stakeholder dialogues in 2010-11 said their organisations supported mixed groups vs. women-only groups.

13 Comprehensive data is not available; however specific estimates can be found that women constitute between 5 and 40%, of members of formal agricultural co-operatives, varying by country, region and sector. For example Assefa and Tadesse (2012: 25) found that six per cent of women in their overall sample were co-operative members, while on average 20 per cent of co-operative members surveyed were women. Develtere et al (2008) show that, in Uganda, 24 per cent of agricultural co-operative members are women, while, in Kenya, 25 per cent are women. In areas with high levels of male emigration—for example, Southern Africa—participation rates of women can be higher.

14 Bill and Melinda Gates Foundation, ILO, Ethiopian government, among others.

15 Nyang et al's (2010: 1) review of the experience of five apex associations for Farm Africa in 2010 found that '[G]ender representation of membership was skewed; women made up the majority of ordinary members while men dominated committees. Affesa and Tadesse found that 'In Ethiopia, approximately 18 per cent of co-operatives have women represented in leadership, but few have more than one woman leader and the remaining 82 per cent have none (2012: 14).

16 IBRD, 2007; World Development Report, 2008: 155

17 For example, Oxfam America's Savings for Change programme; Care's Africa Village Savings and Loans programme.

18 Goetz, 1988; Abdulwahid, 2006

19 Barham and Chitemi, 2008

20 Pandolfelli, et al., 2007: 48

21 Assefa and Tadesse (2012) is the only study found that analyses this issue quantitatively.

22 Oxfam, 2011: 16

23 Oxfam, 2010a; Oxfam 2010b

24 For full details and reports of the Stakeholder Dialogues see <http://womenscollectiveaction.com/Stakeholder+Dialogues>

25 The findings of the initial scoping research are synthesized in Baden and Pionetti, 2011. A table presenting the range of subsectors covered is included in Annex 4.

26 See Pionetti, 2012b, for full details of the qualitative methodology.

27 See Vigneri, 2012, for full details of the quantitative methodology.

28 See Vigneri, Serra and Kaminski, 2013: 5-8 for a more detailed technical explanation. At this stage of the research, it has not been possible to systematically control in the estimations for additional elements of 'external interventions'. See also section 8.3.3 on this.

29 UNFPA, 2008

30 Ibid.

31 Ibid.

32 Fapohunda, 1988

33 Guyer, 1990

34 Lemma (2008) claims that most women in CA groups are female heads of household.

35 Central Statistical Agency's Annual Statistical abstract 2010, as cited in Denu et al (2013: 4)

36 Lazaro et al., 2011

37 FAO, 2011

38 Findings from Phase II, covering a wider range of sub-sectors, are synthesised in more detail in Baden and Pionetti, 2011.

39 This table is based on information from Ethiopia, Mali and Tanzania quantitative pilot reports and from Phase II country reports (see Annex 1).

40 Garomsa et al., 2012:28

41 Selling small volumes of own produce in local markets is possible, but aggregating and trading others' honey requires a business license. (Rahel Bekele, personal communication.)

42 Mhando and Senga, 2012: 9

43 Baden and Pionetti, 2011b. In Tanzania, this is the 2003 Co-operative Societies Act; in Ethiopia, the 1995 Agricultural Co-operatives Society Proclamation (and its 1998 Amendment); and in Mali, the 2001 Loi No. 01-076 regulating the establishment, functioning and dissolution of co-operative societies.

44 In other words, governments via purchasing monopolies paying producers at low prices and gaining the benefits, for example, from selling export commodities.

45 Dercon et al., 2004

46 Bingen, 1998; Tripp, 2001.

47 Assefa and Tadesse, 2012: x

48 Oxfam GB, 2008, cited in Sisay, 2011

49 Abadi and Adenew, 2011

50 SIGI, cited in Enria, 2011b: 13

51 Coulibaly et al., 2011

52 USAID, 2010

53 Moniart and Tan, 2011

54 This subsection draws heavily on the Phase II project report (Baden and Pionetti, 2011).

55 This section and Table 4 are based on Enria, 2011a, and the Ethiopia, Mali and Tanzania Qualitative Pilot Reports

56 ILO, 2010

57 The gender and co-operative working group set up in July 2012 involves the Ministry of Agriculture Women Affairs Directorate, Federal Co-operative Agency/FCA, Agricultural Transformation Agency/ATA, Oxfam, WFP/Purchase for Progress/P4P, Techno Serve and ACIDI/VOCA MADE project. The group has two goals: to promote greater integration and institutionalization of gender in agricultural co-operatives, and to advocate for better representation of women in agricultural co-operatives in decision making positions. (Rahel Bekele, Oxfam, personal communication, January 2013).

58 This is the case, for example, for the (mixed) Savings and Internal Loans Committees (SILCs) used as an entry point for group mobilisation in different value chains by Catholic Relief Services (CRS) and Oxfam in the Shinyanga region of Tanzania.

- 59 Oxfam has also been instrumental in the establishment of WCA in the study area.
- 60 Examples taken from Mhando and Senga (2012).
- 61 The figures for sample totals, while not reported in Table 4 for simplicity, are available from country reports.
- 62 This contrasts with the national picture in Ethiopia, where 21 per cent of households are female-headed, which may be due to local factors. Amhara region is known to be socially conservative and have a high incidence of early marriage.
- 63 The dominant religion and ethnic group for Koutiala cercle in Mali was Islam and Mynyanka, respectively; for Tanzania, Islam and Msaamba; and for Ethiopia, Orthodox Christian and Amhara.
- 64 The number of asterisks indicates the degree of statistical significance, i.e. *** is the 1% significance level, ** is the 5% one, and * is the 10% significance level. The higher the number of asterisks, the more reliable is the result.
- 65 Pionetti, 2012a
- 66 Perhaps also the case in Ethiopia re Dadoos (see Baden and Pionetti, 2011)
- 67 Mhando and Senga, 2012
- 68 In Mali, this could be related to the fact that groups are also promoting market gardening. Alternatively, it may be the case that Shea collection happens alongside agricultural work.
- 69 Wealth indices do not include land, which is treated as a separate variable. There are separate indices for durable goods and livestock. In Ethiopia, women from households with more durable goods and small livestock (sheep, goats, poultry and pigs) are more likely to join groups. WCA members come from households with fewer cattle, however. The livestock index being composed of all types of animal, the overall index is nevertheless higher in WCA member households.
- 70 In Mali, the indicator used is land acreage. In Tanzania and Ethiopia, it is the number of plots. In Tanzania, WCA members devote more land to mboga vegetables as a crop (than non-members), but cultivate fewer plots on average (so they must have higher land shares). Total land or number of plots is used as a control to interpret area under mboga cultivation as a share of total land.
- 71 Brydon and Chant, 1989
- 72 Doss, 2001
- 73 Mhando and Senga, 2012
- 74 Pionetti, 2012a: 20
- 75 In Mecha Woreda, researchers came across two exceptional cases of women who independently manage their households and are directly involved in the process of marketing their honey (through various channels).
- 76 Pionetti, 2012a: 28
- 77 The analysis does not systematically separate out WCA membership from other benefits associated with being in groups, related to wider interventions. However, the variables reported here relate to significant changes in marketing behaviour and outcomes.
- 78 See Annex 4 for more detail.
- 79 The net price was measured as net difference between a woman's price and average price to allow comparisons across settings, given price variations across locations.
- 80 This variable was not used for the Tanzania analysis, since the mboga sub-sector includes a combination of different vegetables sold at different prices.
- 81 The rationale for adding this variable is that the mboga groups found in Lusotho engage less in marketing-related activities, as they focus primarily on the provision of productivity-enhancing services.
- 82 The figure is derived using the matched samples, i.e. comparing the outcome variables between women members and non-members matched using the development domains approach.
- 83 Gasorma et al. (2012), cited in Pionetti, 2012a
- 84 Also called the 'Average Treatment Effect'.
- 85 The value of \$505 is derived by the following calculation: $(587 \times 0.7) + (594 \times 0.16)$, where 587 is the US dollar value of the productivity difference between members and non-members per acre, 0.7 is the average acreage per member, 594 is the US dollar of the value of productivity/acre for non-members and 0.16 is the positive difference in average acreage holding between members and non-members.
- 86 We ran a full regression model on each selected outcome variable, using the full range of demographic, socio-economic and geographical (development domains) controls. In order to understand better the interaction between membership in formal WCAs in our chosen subsectors and other CA groups, the independent variables in the regressions include participation in other CA groups. See Table 8 in Annex 6 for full results.
- 87 Pionetti, 2012a: 40
- 88 The study does find some tentative evidence that, in Mali and Tanzania, the degree of 'empowerment' women experience in different dimensions also affects the likelihood that they will participate in groups. See Vigneri et al, 2013: 43-4.
- 89 Timeline exercise with members of the Meserethiwot Honey Co-operative, Rim Village, March 2012, cited in Pionetti, 2012a.
- 90 The following observations are based on a t-test of differences between women members and non-members along each empowerment dimensions, and on the results from ATT analysis. These can be found in Table 9 in Annex 6.
- 91 Full results are given in Table 10 in Annex 6.
- 92 Pionetti, 2012a: 42
- 93 Pionetti, 2012a: 41
- 94 Note the negative sign of the coefficients for the interaction terms 'treatment X ROSCA' and 'treatment X SHG' for Mali, and 'treatment X ROSCA' for Ethiopia (see Table 11 in Appendix 6)
- 95 Thanks to Thalia Kidder for this interpretation.
- 96 This information comes from data on groups obtained from interviews with leaders. Note that in the individual questionnaires, there were no explicit questions on external support but some on 'services' provided by the group to members (which can include external support) and subsidies (financial support which corresponds to one of the categories displayed in the table).
- 97 In particular, the Union des Femmes Rurales de l'Afrique de l'Ouest et du Tchad (UFR/OAT) and the Convergence des Femmes Rurales Pour La Souveraineté Alimentaire (COFERSA).
- 98 This does not of course preclude the fact that there may be overall more groups, and therefore larger numbers of women involved. Unfortunately, documentary records are insufficient to allow assessment of this.
- 99 Responses to survey questionnaires by non-members in Mali indicated this.
- 100 Reported by Ethiopian researchers.
- 101 In contrast, PAFA is financing the planting of saplings in Koutiala, Mali.
- 102 Pionetti, 2012a: 32
- 103 Sisay, 2010
- 104 FAO, 2011:
- 105 82 per cent of agricultural co-operatives having no women leaders according to a 2012 IFPRI study.
- 106 See section 1.4 and Vigneri (2012), for more detail on methodology. While a careful, two-step approach has been taken to controlling for exogenous factors that may influence women's decisions to join or not join groups, there may be other 'unobservable' factors which cannot be controlled for.
- 107 Both in the sense of 'statistically significant' and significant as perceived by women themselves.
- 108 In order to 'control' for the possibility that the level of empowerment (as measured by 8 indicators in Table 10 Annex 6) affects the likelihood that women join groups, the sample of women group members and non-members were matched according to their reported level of empowerment. A regression was then run to see whether the level of empowerment on different dimensions affects the likelihood of joining groups. (See Table 12 in Annex 6 for details of results.)
- 109 See Oxfam, 2012.
- 110 Affesa and Tadesse, 2012
- 111 Unless otherwise stated, all of these tables are taken from Vigneri, Serra and Kaminski, 2012.

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WOMEN'S COLLECTIVE ACTION

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Development actors are increasingly prioritising 'investing in women' to ensure food security and sustainability—as well as equity—in agricultural development. In this context, collective action is a critical but poorly understood way for women small-scale farmers to strengthen their engagement in agricultural markets. This report provides rigorous new evidence, from quantitative and qualitative research carried out in Ethiopia, Mali and Tanzania, on the economic and empowerment benefits of women's participation in collective action groups across different agricultural farming systems and markets. The success factors and intervention strategies that have enabled women to benefit most are analysed in order to identify lessons for the future. The research highlights gaps in both current development practice and the wider policy environment which need to be addressed to ensure that collective action in agricultural markets is effective and empowering for rural women.

Sally Baden , April 18, 2013



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