City & Guilds Centre for Skills Development
24-30 West Smithfield
London EC1A 9DD

T+44 (0) 20 7294 4160
F+44 (0) 20 7294 4199
E info@skillsdevelopment.org
W www.skillsdevelopment.org

For further information about the Training for Rural Development research project, please visit www.skillsdevelopment.org/T4RD

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Training For Rural Development: Agricultural and Enterprise Skills for Women Smallholders

REVIEW OF PRACTICE

Kathleen Collett & Chris Gale

December 2009

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About the City & Guilds Centre for Skills Development

Launched in March 2008, the City & Guilds Centre for Skills Development is an independent, not-for-profit research and development organisation. Our agenda is simple: we work to improve the policy and practice of vocational education and training worldwide. The belief that skills are key to achieving economic and social prosperity underpins all of our work.

Our international survey (2008) into attitudes and perceptions around skills development demonstrated that there are a number of key common challenges that need to be addressed globally:

- Quality of provision
- Balancing the demand and supply of skills
- Enhancing the perception of vocational education and training
- Improving employer engagement

Ultimately, our work seeks to make a contribution to each of these areas.

Central to CSD's philosophy is a belief that beneficial change in skills development can only come about through the active engagement of all stakeholders in the system: policy-makers, researchers, funders, employers, learners and practitioners.

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Introduction

The City & Guilds Centre for Skills Development (CSD), as an independent not-for-profit research and development organisation which aims to foster skills development for economic and social prosperity, undertook a study in order to understand the kinds of training that enable rural women to respond successfully to the challenges that they face, and examine how such training might be implemented. The research aimed to highlight successful responses to the barriers confronting rural women in accessing and applying training, and draw out lessons for policymakers and practitioners involved in the design and delivery of training for rural development.

The research was undertaken by CSD between January and August 2009. It followed three distinct phases each building on the preceding phase: a literature review, a review of practice and fieldwork. This report highlights the findings from the second stage of the research project – the review of practice.

The literature shows that the right kinds of agricultural and enterprise training can help rural women implement new production strategies and build up assets, making them more resilient to climate and market changes (Evenson, 2002; Bali Swain and Varghese, 2009; World Bank and IBRD, 2009). It also shows that, in order for training to be effective, projects must be adapted to local needs and circumstances, and take into account the social context, the availability of appropriate technology, and ways of reducing the risks involved in implementing new training (e.g. Isubikalu, 2007; McGrath, 2007). Implementing such training presents significant challenges, however, as projects across the world have experienced.

Based on an analysis of 52 project evaluations, this paper outlines and assesses a variety of strategies that projects have employed over the past two decades in order to align technology development and training more closely with the needs of women in agriculture. It looks at common challenges associated with agricultural and enterprise training for women smallholders, and draws out methods that have proved successful in a number of projects operating in different contexts and on different continents.

The findings from both the literature and practice reviews were used to inform the fieldwork research. Four projects across two countries, India and Ghana, which have been successful in engaging women in relevant and effective training, were visited. A full report that brings together all three phases of research is also available.

The evaluations were chosen through a targeted search that focused on projects conducted by major international organisations, for example the World Bank, the Food and Agriculture Organisation (FAO), United States Agency for International Development (USAID) and the Danish International Development Agency (Danida). Not only are these agencies major donors, but they were also the most likely to have systematic project evaluations. The evaluations were chosen on the basis of relevance to the challenges women face, and on an assessment of how well lessons were drawn out from the experience. They included evaluations and reports of specific agriculture and enterprise development projects, meta-reviews and synthesis reports of multiple projects where the outcomes and lessons from multiple projects were discussed, and academic articles that reflected upon these experiences.

Method

Project reports, meta-reviews and lessons-learned articles were analysed with a set of structured questions drawn from the literature review as a guide, and noted how the projects addressed the key issues identified from the literature on the barriers women face accessing and implementing training. This process created an overview matrix that identified a wide range of strategies employed in projects delivering agricultural and enterprise training for women. The articles were then ranked according to the depth in which they addressed these key issues, their relevance to the key issues, the methodology they employed in their evaluations and the extent to which the lessons learned in the project were drawn out. The 21 projects with the highest scores were then analysed in greater depth.

The review of practice that follows analyses the ways in which past projects have attempted to address women's training needs, and seeks to draw from their experiences a number of common factors that need to be taken into account when designing agriculture and enterprise training projects for women. While the success of any project depends on many contextual factors, this review of practice, where possible, attempts to highlight general principles that can be applied in contextually relevant ways.

Analysis

Both the literature and practice reviews identified six areas of learning that contribute to the successful development of agriculture and enterprise training programmes for women smallholders:

1. Integrating enterprise into rural livelihoods
2. Making training accessible to women smallholders
3. Ensuring training meets women's needs
4. Promoting innovation through group building and participatory research
5. Mitigating the risks posed by lack of credit, lack of capital and lack of land ownership
6. Improving access to markets and overcoming limits of rural infrastructure

The findings from each area of the review of practice are considered in more detail below.

Integrating enterprise into rural livelihoods

1

As the literature review shows, including enterprise training alongside technical training is an important element in enhancing income levels for the rural poor. If technical training alone is provided, women smallholders are often unable to understand the market and so cannot obtain fair prices or make the required linkages to develop their enterprise and, therefore, income. The Start Your Own Business Project in Vietnam (Barwa, 2003) included modules focused on appropriate business management that positively affected participants' daily business management, and improved record keeping and financial management. The project also demonstrated that interaction with other women in the same situation and with the same goals could also help women develop networks, as the majority of participants remained in touch with others, and some started informal clubs or business networks.

Kantor's (2001) international review of good practice in entrepreneurship projects identified that providing business skills to the rural poor allows them: 'to produce higher quality goods that bring higher prices in the market. This moves them out of the low quality, low price sector within which small businesses often have difficulty competing' (ibid: x). Although this is aimed at a slightly higher stage of enterprise development than that of the average rural smallholder, skills such as understanding the market, acquiring certified seeds and getting fair prices, allow smallholders to make significant gains in their productivity and income. In line with this, the EMPOWER project (Women in Development, 2003) noted that the income generation component of the project had a number of benefits:

- It enabled the women to purchase the inputs to start their own business and gave them recognition as productive contributors to the household and community economy.
- Women were able to reinvest part of their earnings in productive assets so that they increased their control over resources.
- The resulting economic empowerment gave women recognition as equal partners in farming activities and enabled them to start participating in community decision-making.

However, the challenge of ensuring that technical training is both relevant and applicable to women is as true for enterprise training as it is for agricultural training. For example, in Marcucci's (2001) evaluation of one particular project, it was noted that enterprise training rarely led to self-employment because:

- Training was undertaken with little knowledge of economic opportunities within the region.
- No management training accompanied the skills training.
- Trainees had no capital with which to start up their own businesses.

Managing and facilitating the diversification of livelihoods

The diversification of livelihoods has been recognised as one way of reducing the rural poor's susceptibility to crisis. A variety of projects have tried and failed to diversify incomes, largely because the project developers have not fully understood the local environment and socio-cultural situation. A project in Zambia highlighted this point:

> *'Women were encouraged to intercrop beans, a woman's crop, with maize, a male-controlled crop. Intercropping would have been welfare enhancing in two ways: there are well-known complementary benefits from consuming these two crops, and the amount of weeding time for women would have been diminished. However, women refused to adopt this change because, if beans were planted on land normally allocated to maize, they lost ownership of the beans'. (Peña et al., 1996, 35)*

Self-help groups have often provided women with the ability to pursue wider income-generating activities because they provide a safety net for their members and can allow groups to function as a single unit, pursuing different activities for the collective good of the group (Women in Development, 2003). For example, the Maharashtra project (Padmaja and Bantilan, 2005) trained women in cultivating groundnut, who then shared their knowledge with the group. The cultivation of groundnut increased the number of cropping seasons from one to three per year, greatly increasing overall output. This, in turn, increased incomes and allowed villagers to pursue cultivation of high-value crops, such as soybean and chickpea, - although riskier crops they can greatly increase financial gains.

Fostering links with the market

Several of the projects aimed to foster linkages with the market and a large number noted the absence of these linkages as a key constraint to the development of the project (Women in Development, 2003; IFAD, 2007). Hoxha *et al.* (2006) identified the need to involve actors at all levels of the value chain to ensure that what local producers can contribute is well understood. This interaction also enables local producers to adapt their production to the needs of the market. They observed that market information has a major effect on production techniques and resulted in farmers diversifying their production to the needs of the market, rather than staying with their traditional crops.

Marcucci (2001) identified that market information is an important element of market expansion. Women entrepreneurs, and especially home-based entrepreneurs, face a particular challenge in accessing information regarding the market and prices. Women who are not in direct contact with the market have to rely on middlemen for information, leaving them open to exploitation. As can be seen in section 5, which discusses credit, this is a major issue when attempting to enhance rural incomes; the poor continually have to pay above market rates as they buy at wrong times and consistently produce to supply the market rather than meeting its demand.

The role that marketing can play in the development of rural enterprises cannot be underplayed, especially in marginalised areas where physical access may be difficult. **The EMPOWER project review (Women in Development, 2003) noted that when farmers lack access to markets, they are forced either to sell to traders at very low prices, or to sell in nearby markets with limited demand**. This lack of market access and inability to secure fair and consistent prices can maintain the ongoing cycle of poverty and maintain a high risk factor for the marginalised, as they are unable to plan and save because of this highly volatile market. Best *et al.* (2006) highlighted a variety of issues that have strengthened links for farmers with markets:

- A clear demand for the product is a precondition for success.
- Facilitators are important in building networks to foster contacts and trust among the actors across the value chain.
- Long-term sustainable relationships can be promoted by a 'chain champion', often someone from the private sector, who is motivated to see the process succeed.
- Traders and processors are vital links in the chain, and it is as important to give them support and help them be better organised as it is to support farmers.
- Access to both capital and non-financial support is essential for the growth of agro-enterprise.
- Innovation is key to ensuring agro-enterprises can adapt to changing market conditions and remain competitive.

Fostering institutional links

A number of projects noted the importance of formalising links between the women and business development institutions. Chaturvedi and Gray (2001), for example, noted that developing strong links and effective partnerships with relevant institutions is important for supporting women's entrepreneurship.

> *'Strengthening institutional linkages, and developing effective partnerships and strategic alliances with relevant institutions to support women's entrepreneurship is an important strategy from the point of efficiency and effectiveness' (ibid: 55).*

Likewise, the Start Your Own Business (SYB) project identified that:

There were requests for the SYB project to provide support to formalize [informal networking] into business associations in order to further improve business development … formalizing such associations would allow women entrepreneurs to continue to strengthen their business and social networks'. (Barwa, 2003: 29).

Kantor (2001) showed that the support that formal business networks offer can prevent women losing income to other market players because of their stronger market position.

Making training accessible to women smallholders

The associated literature review highlights a number of issues that prevent women smallholders from gaining access to agricultural and enterprise training. Technical and training staff are often not aware of, or concerned with, the needs of women, with the result that, in many cases, it is not easy for women to participate in training. There may be logistical and cultural barriers, and in many cases, low levels of literacy and numeracy prevent women benefiting from training. Furthermore, the question of whether the training is in fact relevant to women's needs is often not addressed. This section looks at each of these issues in turn, examining how the evaluated projects attempted to address them. It then analyses general strategies for ensuring that projects are accessible to women, such as women-only projects and gender sensitisation, and shows what the projects have learned about how to make strategies effective.

Improving access by ensuring that training is at convenient times and places

The projects in the project review strongly support the literature review's finding that location and timing is a major barrier to access to training for women smallholders. Peña, Webb and Haddad (1996), Barwa (2003), Women in Development (2003) and Danida (2004), all found that women's workload, cultural norms which prevented them from travelling, and their domestic obligations made it more difficult for them to access training.

Successful projects were able to take these constraints into account by arranging training according to the women's needs:

- Barwa (2003) recommends a modular approach, or holding classes in the evening after household chores.
- Danida (2004) found that training conducted as residential courses was inappropriate for these reasons.
- Peña *et al.* (1996) found that women were more likely to participate in day training.

Labour-saving devices that cut down on domestic chores were another successful strategy for enabling women to overcome barriers. For example, mills that reduced food preparation time were key to enabling women to attend training in some of the projects reviewed in Peña *et al.* (1996).

Several projects also highlighted the importance of conducting the training in a location where women felt comfortable (Fleck, 1994; Peña *et al.*, 1996). For example, in one Kenyan project women found it easier to participate when meetings were held near a water source, as they regularly used the water and it was therefore convenient for them. They were also at ease in the situation and were more comfortable voicing their opinions than when they were in town meetings (Peña *et al.*, 1996).

Improving women's access by addressing skills barriers such as literacy

The projects echo the literature review, finding that illiteracy is a major obstacle to women accessing and applying training (Fleck, 1994; Mossige and Whist, 1999). For example, the FAO Honduras Project (Fleck, 1994) found that women's groups with high levels of illiteracy had trouble dealing with technical problems that they might otherwise have been able to deal with in their groups. Key approaches to overcoming the barriers of low literacy and numeracy in the target audiences were literacy training and the use of training methods that were accessible to those with low levels of literacy.

Mossige and Whist (1999) found that functional literacy training was crucial to the success of community-based irrigation schemes in their evaluation of an International Labour Organisation (ILO) agricultural programme in West Africa, but emphasised that the training materials need to be directly targeted at women's interests, and that training needs to be conducted in the language used in the group.

Literacy training is not always the answer, however. The FAO Honduras project (Fleck, 1994) found that, despite the critical need for literacy training, self-help groups set up to provide training for rural women were largely unsuccessful: women found it difficult to access the training, and community literacy workers also found the work demanding in terms of time, and few were able to continue without remuneration. Allen and Bekele's (2008) review of the Women Entrepreneurship Development Program/Farm Africa project emphasised that the value that women place on literacy training should not be taken for granted. They found that while women were interested in being able to sign their names, they were unable to identify direct higher-order benefits from the literacy training, and, given the extremely high demands on their time, were reluctant to continue functional literacy training past this point.

The other approach taken was to modify training materials and techniques to make them accessible to those with low levels of literacy (Hill *et al.*, 1997; UNDP, 2001; Danida, 2004). For example, two of the Danida (2004) projects in India taught women methods of compensating for innumeracy, such as using weights in the market places. This enabled them to break through the barrier that innumeracy presents to applying the learning from training.

The decision about whether or not to include literacy and numeracy training, like all other components of the training programme, should therefore be considered in light of the specific needs of the target group, despite the empowerment opportunities literacy promises.

Improving women's access to training by ensuring that there are short-term as well as long-term benefits to participation

One of the major, yet often unacknowledged barriers that prevents women accessing training is women's belief that it is not relevant to them. For example, the FAO Honduras project learned from previous projects that women needed to see short-term improvements in order to ensure the project survived in the long term:

> *'The productive activities of the forerunner FAO/UNDP project in the early 1980s had not been entirely successful, in part because families had to sacrifice their welfare to obtain a profit, when what they really needed were modest investments to improve family consumption'. (Fleck: 2004)*

Peña et al's (1996) review of donor experience with women's agricultural projects also shows that addressing short-term needs is a central factor distinguishing successful projects. They cited two examples: the Latin American Appropriate Technology project in Bolivia and a Christian Action Research and Education (CARE) project in Guatemala. Both took women's existing income sources into account, as well as their incentives to engage in new activities and time constraints, in the design of their projects. In the case of the CARE project, they found that 'women were most interested in short-term activities yielding either income or food for household consumption' (ibid: 9). Similarly, the Tamil Nadu Women's Development Project (TNWDP) project (IFAD, 2007) found that agricultural loans were more often used for livestock activities that provided smallholder women with daily income, rather than for crop improvement.

The ability to link training and project activities directly to the short-term needs of women is therefore very important for long-term success. This requires awareness of women's short-term needs. In the EMPOWER (Ethiopian Management of Participatory Opportunities for Women in Extension and Research) project in Ethiopia (Women in Development, 2003), successful training curricula and technical innovation took into account the short-term interests of the smallholders who were supposed to benefit. Where the curricula of technology development programmes were not driven by these needs, they were less successful. For example, Chaturvedi and Gray's (2001) review of a UNDP project on women's entrepreneurship development in Bangladesh found that the lack of correspondence between the curriculum and the needs analysis was a major shortcoming of the project. Equally, Nederlof and Dangbegnon (2007), in their evaluation of the lack of success of a participatory technology development project in Togo, found that:

> *'For participatory research and development projects to be successful, it is not enough to develop technologies that ''work'' in a technical sense. In order to be scaled up and widely implemented, such technologies must also meet a variety of needs of resource-poor farmers'. (ibid: 369)*

Ensuring training meets women's needs

Effectively addressing all of the questions of access, as set out above, requires high levels of knowledge of the constraints, needs and priorities of the particular women smallholders that a project aims to benefit. There is increasing awareness that designing appropriate projects requires systematic efforts to engage with women and assess their circumstances and needs. The following section analyses a variety of common approaches taken by projects in the review, and shows how they can be effective, as well as noting their limitations.

Addressing women's needs through women-only projects

Several of the projects aimed to meet women's training needs by targeting women exclusively. This strategy has the benefit of allowing the training to be tailored to women's schedules, and ensures that training is directed at them, recognising their role as farmers. Targeting and engaging women in women-specific projects can also result in an increase in women's awareness of the extent to which the current agricultural training programmes meet, or fail to meet, their needs. For instance, between the mid-1990s and 2005, Danida ran four training projects that exclusively targeted women smallholders in India. An evaluation of these four projects found that women who participated in the training became more aware of their training needs and limited access to services, and began to demand that these needs be met (Danida, 2004). In other words, targeting women-only groups can lead to a better articulation of women's training needs, thus extending the impact of the targeting beyond the specific projects. Peña et al's (1996) synthesis report of donor experiences with agricultural training for women undertaken by the International Food Policy Research Institute (IFPRI) also found that projects that target women exclusively can improve the responsiveness of mainstream training to their needs by facilitating increased access to training institutions.

However, this review of practice suggests that a women-specific approach does not necessarily ensure that the training content meets women's needs. The Danida evaluation found that, although their programmes were effective in targeting and involving women, the use of standardised technological packages and training that began with the extension messages to be taught, rather than the specific problems faced by the women, compromised the programmes' relevance. The evaluation suggested that a programme based on needs assessments within the communities would be preferable (Danida, 2004). The IFPRI synthesis report found that, while some projects targeting women were successful in raising their incomes and improving the training infrastructure that served them, the targeting process was not sufficient to ensure success. The report showed that a number of projects failed, despite successfully engaging women, because they 'failed to take into account the actual needs and constraints of the women and of the training staff' (Peña *et al.*, 1996: 10).

Gender sensitisation of extension agents and employment of women extension agents

A second way in which projects have attempted to improve the relevance of agricultural training for women is by increasing the number of female agricultural agents in the target area. In a synthesis report which reflected on the wide range of agricultural extension projects undertaken by the Swiss Agency for Development and Cooperation (SDC) and its partners, the SDC found that woman-to-woman extension resulted in a better transfer of agricultural knowledge to women farmers (SDC, 1995). Accordingly, several of the projects aimed to increase the number of women extension agents in order to improve both the communication of extension messages and the gender sensitivity of the extension infrastructure.

For example, in an FAO-funded project carried out in Honduras, selected women smallholders received technical training so that they could act as intermediaries (FAO, 1994). The USAID-funded EMPOWER Programme in Ethiopia provided scholarships for women in agriculture with the aim of increasing the number of women in extension and agricultural research, thereby improving the responsiveness of the system to women's needs (Women in Development, 2003). The Danida-funded projects in India employed women extension agents throughout all four projects, and facilitated the creation of a number of posts for women in India's General Extension Service, which had been almost exclusively staffed by men up to that point (Danida, 2004).

The presence of women extension officers, while valuable, does not, however, guarantee an effective response to women smallholder's training needs. The Danida review notes that introducing the concerns of women smallholders into the mainstream of the extension system requires changes in policy, as well as the presence of women in the system. Women may be more sensitive to gender requirements with regards to teaching materials, training venues and times, but they require institutional support for this to be effective. Additionally, some evaluations found that projects that had female extension agents occasionally resulted in the reproduction of the female extension agent's own gender biases, with heavier emphasis on 'home-economics'-type training (Danida, 2004). While who does the training may be important in terms of facilitating women's access to extension information, addressing the training concerns of women requires an extension system which is able to evaluate and respond to the gender differences in the demand for agricultural training.

Instead of introducing more women extension agents, some projects have conducted gender sensitisation among existing extension agents and members of the broader extension system in order to respond to this concern and

spread awareness of the gender issues that affect agriculture throughout the extension structure. For example, the FAO project in Honduras conducted a gender responsive review of agricultural policies, with input from a range of stakeholders, including NGOs, public institutions, rural organisations and women's groups. The training aimed to encourage male extension workers to accept the idea of working with women on rural development projects, with the secondary aim of enabling the broader extension structure to work more closely and responsively with women (Fleck, 1994). The evaluation of this project indicated that this gender-sensitive extension training was able to improve the willingness of male extension agents to assist women farmers, and take them seriously as producers.

Key issues

While different projects had varying degrees of success with these strategies, the following key issues emerge from their experiences:

Project staff and extension officers need to be equipped to collect accurate information about women's productive practices, constraints and preferences, and apply this to their work

The practice review shows that this is key to enabling extension agents to deliver programmes that women are able to access, and which are valuable to them, whether they were programmes which focused on women only, or whether they were mainstreamed projects. The FAO Honduras project found that extension agents required training to help them identify the range of tasks women were involved with, and to ensure that they spent time delivering training to the women (Fleck, 1994). FAO Namibia, which conducted gender sensitisation for extension agents in order to improve their service to rural women, found that teaching extension agents to collect gendered data improved their ability to plan their activities to address women's needs (FAO, 1998). Peña *et al.* (1996) found that projects where women are incorporated into the mainstream can actually be more successful than women-only projects if gendered agricultural data is collected, gender roles are well understood, and staff receive training and are held accountable for the gender aspects of projects.

Several projects, however, emphasised that awareness of gender issues did not automatically translate into better targeting of women, and that extension agents needed assistance in applying this information to their daily practices (FAO, 1997; Koopman *et al.*, 1997; FAO, 1998; UNDP, 2001). They found that:

- Extension agents need training specifically aimed at helping them apply gender information to their practices. They need to be walked through the implications of gender for their every day work (FAO, 1998).
- Training which is conducted in multiple sessions, and allows time for application between training sessions, is preferable to single intensive training sessions. Extension agents benefit from the opportunity to reflect on what they have learnt, analyse it in follow-up sessions, and to adapt the techniques to their specific circumstances (Koopman, 1997; UNDP, 2001; Women in Development, 2003).
- Gender awareness concepts and tools that are introduced gradually, within the context of the project are more likely to be accepted and used (FAO, 1997).
- Specifying indicators for measuring how much progress has been made in applying gender awareness techniques enables extension agents to see their progress and be held accountable (FAO, 1997).

Gender sensitisation is usually more effective if it is non-confrontational

The second key point to emerge from the review is that the way in which gender sensitisation is approached makes a significant difference to its effectiveness. The review of the EMPOWER project in Ethiopia pointed out that removing or lowering the barriers that women face in participating in development initiatives requires a shift in their position in their communities, and therefore that it requires communities to work together (Women in Development, 2003). Gender training for selected individuals cannot create this shift on its own. The project found that careful involvement of men in their project created a supportive attitude towards changes in the productive work of women. This finding is echoed in most of the project reviews.

Both the FAO Honduras and FAO Namibia reviews found that projects that emphasised the practical advantages of training for women were more successful in convincing technical staff and policy makers than projects that were more confrontational (Koopman, 1997). Similarly, the FAO Honduras review emphasised the 'need to integrate spouses in women's efforts in order to soften the impact of women's personal changes and their new time commitments' (Fleck, 1994). The Danida project showed that women often need their husband's help in applying new technologies, and that the attitude of spouses to the training is therefore important (Danida, 2004).

Promoting innovation through group building and participatory research

One of the primary lessons from the reviewed project evaluations is that while the presence of women extension officers and programmes of gender sensitisation for extension officers of both genders may be helpful, it is insufficient to ensure that extension meets women's needs. Instead, it must be complemented by meaningful participation by the relevant women smallholders in the design and implementation of training programmes and methodologies. The core finding to emerge from both the literature and practice reviews is that ensuring that training and technological development is appropriate to women smallholders requires a number of distinct factors to be taken into account. Specifically, the reviews find that, in order to facilitate innovation, training must be embedded in or linked to a network that has:

- **A structure for peer learning among the smallholders who are the intended beneficiaries of the new technologies and training**

  A structure for peer learning enables technologies to be adapted and successful adaptations shared. There is evidence that poorer farmers will only introduce innovations when they have been successfully peer tested, and that peer-learning structures can improve the sustainability of innovative programmes.

- **The opportunity to benefit from, and also feed back to, researchers producing new technology**

  Projects need to ensure that there are mechanisms that enable farmers to engage meaningfully in technology development, to ensure that their needs are met.

- **Access to ways of mitigating the risks of innovating, including credit or revolving savings funds**

  Without funds and the kind of insurance provided by group membership, the risk of innovating is often too large to take for women, and not affordable. (This is discussed in detail in section 5.)

This section looks at what the projects in this review have learned about the benefits of facilitating structures for peer learning, such as women's groups, and methods of ensuring that farmers are able to participate in the technology development process.

A structure for peer learning among smallholders

Many of the projects reviewed emphasised the importance of building capacity to engage with training by strengthening grassroots women's organisations. Depending on the specific aims of the project(s) under evaluation, the reviews found that strengthening women's groups could improve the penetration of training into vulnerable groups, increase their ability to press local service providers for the services that they needed to apply their training and improve the sustainability of training initiatives. The following key findings emerged in a number of cases:

- **Delivering training through group organisations can increase the number of women that are able to benefit from training**

The FAO Honduras report found that working through groups has a large multiplier effect, enabling many more women to benefit from the training. This may be because the whole group benefits from individual training, as training is disseminated within group.

- **Targeting groups can increase their ability to access extension by improving their ability to influence the services that reach them**

Several projects found that strong group organisation at the grassroots level was a key to ensuring that women's needs were considered in planning processes at all levels (FAO, 1997; Koopman, 1997; FAO, 1998; Hagmann *et al.*, 2002; Padmaja and Bantilan, 2005). For example, Koopman (1997) found that reviews of FAO projects in Costa Rica, Pakistan, Senegal and Honduras had all emphasised that stronger grassroots organisations, and women's organisations in particular, can help women gain access to more of the existing government services and bargain for better, more appropriate services. Padmaja and Bantilan (2005) found that not only did group formation allow women to speak with a collective voice, and influence policy, but it also enabled them to gain access to local government. Hagmann *et al.* (2002) found that:

> *'…strengthening collective capacity of local groups for self-organization, collective action, negotiation of their own interests and conflict management, as well as their articulation and bargaining power vis-à-vis authorities, service providers, and policy makers ("local organizational development"), has been an important success factor in agricultural extension projects in a number of Integrated Natural Resource Management projects' (Hagmann et al. ibid: 4).*

Performance with respect to targeting the poor may be better in bottom-up group-based credit and savings programmes than in credit programmes for individuals

Some reviews have suggested that groups tend to identify poorer members as higher risk, and also that poorer members are less likely to take part in groups because of a lack of time and resources. This raises the danger that groups may therefore exclude the most marginalised members of communities, reproducing patterns of exclusion. The review of the Tamil Nadu Women's Development Project, however, found that groups which are formed with pro-poor objectives may be more effective at reaching the poorest women than individual training, because these women, being risk-averse, are more likely to join in training once they see it working effectively for others in the group (IFAD, 2007a).

- **Training specifically designed to support group organisation is necessary to strengthen groups**

In their review of 59 natural resource management projects, Johnson *et al.* (2004) found that training does not automatically foster the networks of useful relationships which allow groups to support their members and increase their ability to access services. Instead, new organisations need sustained support to survive in the long term. The FAO Honduras project report found that training in group management is necessary to support group organisation (Fleck, 1994). They emphasised that the benefits of the gender sensitisation work undertaken in the project were only realised because of a simultaneous participatory training programme which strengthened the capacity of the women farmers to interact with the extension agents and communicate their training needs. One of the clearest lessons learned in this project was that if the project team and the grassroots women's organisations had not gone through this participatory process, 'inter-organizational disputes could have blocked implementation, or content and methodology might have been inappropriate for the groups' interests' (Fleck, 1994). Chaturvedi and Gray (2001), in their report on entrepreneurship development of women in Bangladesh, similarly found that groups which were set up for the purposes of administering credit required additional support in order to support the business development of their members.

The projects highlighted several specific ways in which groups can be supported:

- Directly training women in group organisation techniques enables groups to function effectively, and complements technical training in both agriculture and enterprise skills (Koopman, 1997; Chaturvedi and Gray, 2001; Barwa, 2003; Johnson *et al.*, 2004).
- Facilitating opportunities for groups to learn from each other, share ideas and take concerted action can also improve groups' function (Chaturvedi and Gray, 2001).
- Mechanisms for conflict resolution help to prevent group breakdown and improve the sustainability of projects (IFAD, 2007a).

Strengthening structures for peer learning – whether these are self-help groups, field schools or co-operatives – therefore not only improves the ability of women to adapt technologies to suit their circumstances, but it can also improve access to training and allow women to demand more appropriate public services.

Benefiting from and feeding back to researchers producing new technology

In the projects reviewed, women smallholders' active participation in the design and implementation of extension projects was undertaken at a variety of levels. Johnson *et al.* (2004) identify five distinct levels of participation, based on who makes the key decisions in the innovation process at the design, testing and dissemination stages of an extension project. The levels are, in increasing order of depth of participation:

- conventional, where scientists make the decisions at all stages and own the process of technology development;
- consultative, where the priorities and preferences of farmers are solicited, but decision-making power remains with scientists;
- collaborative, where decision-making power is shared between stakeholders, on the basis of mutually understood priorities and preferences;
- collegial, where decisions are made by local stakeholders, following organised consultation with scientists; and
- farmer experimentation, where farmers make production decisions without organised consultation with scientists.

The project evaluations reviewed in this study indicate that although the importance of participation is understood at a project design level, the effective implementation of participatory approaches has proved challenging. For example, despite theoretical and practice-based research which suggests that deeper community ownership is both more effective and more sustainable, Johnson *et al.* (2004) found that, in a survey of World Bank and Natural Resources Institute Projects which focused on community development and participation, only a minority were effectively driven by local stakeholders. Additionally, several projects which explicitly aspired to be participatory, ended up delivering non-participatory training which failed to meet local needs due to a variety of challenges in implementing participatory approaches (IFAD, 2001; Padmaja and Bantilan, 2005).

As exemplified in the projects reviewed, the challenges of participation have led to the development of a number of methods for improving participation. These methods aim to ensure women's needs are identified and incorporated into the design of rural training programmes. A variety of participatory methods were used, but the key lessons learnt overall are the following:

- **Participation can positively affect the adoption and economic impact of technology**

Participation at the design phase improves the relevance of technology development. Gurung and Menter (2004) analysed several projects undertaken by the Centre for Tropical Agriculture, and found that participatory needs analysis was effective in the development of more appropriate technologies for women. They also found that it enabled existing technologies to be adapted to local situations, that it increased communication between women farmers and researchers, resulting in an increased uptake of new technologies.

Participation can also improve the capacity of farmers to experiment and adapt techniques to suit their situations. For example, Johnson *et al.*'s (2003) review of a participatory project run in Honduras by World Neighbours found that farmers had started to experiment with novel practices, rather than continuing to apply World Neighbours' techniques. Follow-up studies showed that adaptation and adoption processes were continuing well after the project had ended. Again, Johnson *et al.*'s (2004) evaluation of the effect of participation in 59 projects found that participatory projects are more likely to result in the development of the skills required for adapting technologies, such as strengthened analytical capacity and confidence. UNDP (2001) noted that following the use of participatory methods in the Ethiopian client-oriented extension training project, women showed improved abilities to analyse and prioritise their problems, and to develop solutions. Kaaria *et al.* (2007) found that participatory methods are also valuable for enterprise training, and that the increase in women's bargaining power improves their skills in analysing markets and undertaking experiments.

The earlier in the project development that participation is incorporated, the more likely they are to meet community needs

The effect of participation, however, depends on the stage at which it is introduced, and the extent to which genuine decision-making power is owned by local communities. Deeper participation is, in general, more effective. Johnson *et al.* (2003) evaluated the impact of user participation in three agricultural development projects and found that, while farmer participation led to changes at every stage in which it was included, the earlier in the development that participation was incorporated, the greater the changes to the projects, and the more likely they were to meet community needs.[1]

The importance of engaging women at the planning stage was also emphasised by Nederlof and Dangbegnon (2007), who analysed a soil fertility management project in Togo. They found that lack of farmer participation in the early stages, when project orientation was decided, resulted in lack of ownership by the community. Likewise, Koopman (1997) highlighted the importance of planning in the participatory stages in a review of 10 FAO projects, and one of the major lessons that Mossige and Whist (1999) drew from their evaluation of ILO projects in West Africa is that new target groups need to participate in the early stages if they are to add significantly to projects.

Institutional mechanisms that ensure timely and proper implementation are required for long-term participatory agricultural development

Although the introduction of participatory methods offers a systematic approach to involving women farmers in identifying and addressing their own training needs, many of the challenges of participation remain. Gurung and Menter (2004: 259) noted that, 'the effectiveness of participatory methods is hampered by an organisational structure predicated on supply-driven "pipe-line" system of innovation', and found that women, as end users, are often brought into the process relatively late, when the bulk of the development is done.

Participation also encounters other challenges: trainers may not fully understand the methods, and therefore it becomes a smokescreen; training seems participatory on paper, but is actually top-down (IFAD, 2001). Hagmann *et al.* (2002), analysing a long-term Integrated Natural Resource Management Project in Zimbabwe, found that:

> *'The quality of facilitation was more important than any particular tool or learning aid, and this skill proved to be more difficult for development agents and local people to learn than any other skill needed for implementing the learning process' (ibid: 13).*

Dealing with these kinds of issues requires creating incentives that align the process of technological development with the realities of application. It also requires institutional mechanisms to ensure accountability among trainers.

[1] Even cursory participation may be useful, however. For instance, the evaluation of the FAO's project in Afghanistan showed that participatory methods were valuable in that they highlighted the extent of women's involvement in agricultural activities, and provided a rationale for better identification of their challenges and more targeted responses to their needs (Koopman, 1997).

5

Mitigating the risks posed by lack of credit, capital and land ownership

Owning and retaining capital is a primary concern for women's empowerment. Without ownership of assets and capital, women often remain dependent on men. This is a key factor in terms of the disproportionate number of women in absolute poverty and it increases women's susceptibility to crisis, for example, if a male member of the family dies. A number of projects have attempted to address this problem, but initiating the cultural changes involved is fraught with issues. Approaches such as credit provision for women's groups have, however, been widely taken up and have been successful in many places. Credit cannot be the only driver of change though, and a variety of projects have made strides forward in enhancing women's asset ownership. The Maharashtra project (Padmaja and Bantilan, 2005), for example, has trained women in new and diversified crops, which is cited as a key factor in enhancing women's ownership of income within the project, in that the women were able to use the higher yields from groundnut production to produce a diversified range of groundnut products. This allowed them to gain control of the now larger portion of the crop that was designated for household use.

Access to working capital is a necessity for business development globally and this is no different for the poor. The IFAD project in Swaziland (IFAD, 2007b) highlighted that the inability of the women involved in the project to access credit has been the primary constraint to enterprise development. This is largely because of inadequate working capital and has led to the closure of a number of the productive units developed within the programme.

A number of projects noted that when women's income increased, they were unable to retain ownership of capital. Instead, their husbands gained ownership. This is a major concern in terms of empowerment. Kaaria *et al.* (2007), citing von Braun and Webb (1989), noted that when a traditional subsistence crop becomes more heavily traded, men tend to take over production from women and women do not 'benefit from market-oriented production'. Self-help groups have largely been utilised as a positive way of maintaining capital within women-only groups and, as discussed below, this has facilitated heightened income generation for women. There is, however, no certain path to prevent men from obtaining ownership of money once it is within the household domain.

Initiating and maintaining credit access and linkages for rural smallholders

The IFAD (2007c) Nepal project noted that linking credit provision to an economic activity is an important way to achieve empowerment for rural women. Access to credit plays an important role for women smallholder development by providing start-up capital, improving their ability to plan, reducing susceptibility to crisis and reducing the amount of time needed to spend on income generation, allowing more time to train and thus develop income further. However, the rural poor, and women especially, have historically struggled to open up and maintain credit linkages.

The use of self-help groups as a facilitator for credit provision is now widespread in development projects, and, when run successfully, such groups have often produced positive results because shared liability makes the groups more appealing to formal lenders, and women have consistent access, reliable credit lines and face lower interest rates. Improving the poor's access to credit plays an important role in both enterprise development and in reducing their susceptibility to crisis. Accessing finance in times of emergency is an important factor in breaking the cycle of poverty. The TNWDP project (IFAD, 2007a) highlighted the benefits of providing group loans which, in this project, reduced reliance on private moneylenders and played a strong role in meeting women's emergency loan requirements so that they did not have to accept very high interest rates, as had previously been the case. Savings were shared within groups and then deposited into a bank account in the self-help group's name. This money was subsequently rotated throughout the group's members as loans.

Whether the loans meet the needs of farmers is heavily dependent on the system of distribution, especially in the case of emergency loans. The Farm Africa project (Allen and Bekele, 2008) for example, failed to meet the needs of the women because loans were distributed twice a year, when the cooperative officer was able to visit the groups. It was argued that this would be a successful strategy because it matched the bi-annual planting seasons. However, loans were actually needed for an array of other reasons apart from the acquisition of raw materials and production (ibid). The Entrepreneurship Development of Women in Bangladesh project (Women in Development, 2003) also emphasised that a centralised approach can lead to a lack of sustainability. Groups need to be self-motivated, able to operate their own savings and loans, and be able to interact directly with banks and other lenders. On this basis, groups can operate on their own and women must discuss and negotiate with the creditors. This has greatly enhanced their confidence in speaking outside of the home. Determining in advance when credit will be distributed may also have an impact on its effectiveness. For example, the TNWDP project (IFAD, 2007a) noted that the women used credit to purchase livestock, rather than the crop products anticipated by the project.

It seems clear that **pre-determining the uses of credit may well reduce its impact**, because project developers are unable to understand the needs of women in enough detail. The desire to do so may stem from a lack of trust in the repayment abilities and rationality of the women. In the majority of cases, this fear has proved unfounded and can be nullified through carefully managing the process of group formation. This was highlighted by Peña *et al.* (1996) who identified the differences in usage for both male and female members. Female small enterprise borrowers increased their income to the same extent or higher than that of men's. Women then tended to use the credit to reduce their working hours and increase efficiency to a greater extent than men because of their dual responsibility within the home and the workplace.

There is evidence to suggest that credit can allow farmers to gain better market prices. The EMPOWER project (Women in Development, 2003), for example, noted the importance of credit and storage services in providing farmers with greater control of when and where they sell their produce. This reduced their need to settle for low prices simply in order to sell all stock by the end of market day or risk it going bad. This was also evident in the Northern Sayaboury project, Lao PDR, which promoted agricultural and livestock development, and income diversification (IFAD, 2000). **There is also a need to train smallholders in marketing practices so that they can understand the market**.

Both the Danida (2004) and TNWDP (IFAD, 2007a) projects highlighted the **need for self-help group/bank linkages to be institutionalised** to ensure the sustainability and reliability of loans, an important factor to help the poor to be able to take risks and plan ahead. The TNWDP project (IFAD, 2007a) identified that after a period in which the women were able to demonstrate sound management practice for loans, the institutionalisation of bank linkages ensured a steady supply of credit to self-help group members. This meant that the groups were able to access credit because of their history of good financial management rather than simply the recommendations of NGOs.

The EMPOWER project (Women in Development, 2003) also identified this as a key issue, citing a lack of legalised linkages as a potential weak link within the project. They also reinforced the need for farmer-operated savings and credit group systems rather than a centralised institution-based credit system, as the poor are unable to gain any level of control over access to these. The ACOPAM project (Mossige and Whist, 1999) pursued these goals and noted that the beneficiary associations were able to negotiate directly with financial institutions towards the end of one of the sub-projects. Farmer-operated credit groups have had a huge impact on the empowerment of women, as they not only provide tangible benefits in terms of interest rates and amounts of loans, but also intangible advantages such as confidence and negotiation skills that can be applied to other areas of the production process, such as raw material acquisition. These findings are supported by the EMPOWER project (Women in Development, 2003), which noted that:

> *'Women's participation in credit cooperatives has important effects beyond the provision of credit. It offers a way for women to participate, often for the first time, in formal organizations and group processes. Also, the presence of a collective body creates opportunities for women to exercise their voice in public affairs'. (ibid: xviii)*

These were all factors in the Nepalese project (IFAD, 2007c), where the women stated that they have been empowered to organise themselves, participate and meet with other women outside of their home. They reported that they are now perceived as more successful by their husbands and the wider community, able to access agricultural training, identify and find solutions to their problems and have increased their independence through both credit access and income growth.

A number of projects have identified that **the management of savings can play an important role in ensuring women use their loans productively**. For example, the IFAD review (2007a) showed that to encourage self-help group members to save within the group, interest should be regularly paid to members as this reduces their desire to save outside the group. It would also act as a catalyst for poorer members of the community who would otherwise not access credit, because of the perceived risks, to gradually increase their willingness to take risks. The TNWDP Project (IFAD, 2007a) helped initiate cluster-level federations to assist in the management of self-help group credit and noted that they can contribute to:

> *'…improving savings and loan recoveries, resolving conflicts and cases of financial mismanagement in the self-help groups, mobilizing government programmes, and addressing common social and economic needs of villages in the cluster. In some cases, they could even act as financial intermediaries for mobilizing capital from some groups and channelling it to others. Federation membership also gives self-help groups a sense of belonging to a larger group'. (ibid: web doc)*

Credit access can play a key role in facilitating asset ownership, for example, in the case of technology. The Maharashtra project (Padmaja and Bantilan, 2005) identified that even with government subsidies available, to be able to acquire complex technology, credit access must be facilitated because of the initial investment required for these technologies. They also emphasised that the stability of yields in the initial years improved the credit worthiness of the households, highlighting the two-way relationship between successful technical training and credit access. This two-way relationship, as has already been discussed, also necessitates initial credit management and book-keeping training in order for groups to successfully manage repayments and meet loan agreements.

There is clear evidence in a number of projects that groups formed primarily to access credit, are not sustainable. The

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Entrepreneurship Development of Women in Bangladesh project (Chaturvedi and Gray, 2001) identified that women are motivated to be in a group more by the need to obtain a loan, rather than for a common business or productive endeavour. They found that using the group for administrative functions does not foster adequate buy-in from the different women. The same problem was cited in the Nepalese project (IFAD, 2007c), in which group formation was initially motivated by a desire to enhance community development. However, as the project developed, it was not possible to maintain this direction and groups were increasingly formed for credit uptake. The evaluation report from the project argued that 'credit groups' should actually be thought of as 'producer groups', because there is greater potential for group development when groups collectivise individual efforts, rather than simply performing an administrative function. The TNWDP project (IFAD, 2007a) supported this point, noting that 'the provision of microcredit cannot by itself create the necessary conditions for economic and social change'.

The EMPOWER project (Women in Development, 2003), however, noted that because the primary driver to initiate income-generating activities was credit, there was a need to make this available to women, and this may involve creating new groups and cooperatives on this basis. The Nepalese project (IFAD, 2007c) agreed that joint liability is at the heart of credit group formation. The project did, however, have problems in terms of group members being able to screen each other as potential risks, and this supports the idea that groups must have a foundation beyond credit administration to be successful. The report noted that for groups to be effective, community-related training and self-help activities must be initiated. This will then proceed into regular meetings and savings contributions, and the group will become cohesive when those at the lowest risk of defaulting are able to understand their mutual interest in participating.

Combating lack of land ownership

Throughout the world there is an uneven pattern of land ownership in favour of men. This has a large impact on productivity and income gains for women, which in turn increases women's dependence on men in many circumstances. The Honduras project supported this perspective:

> '*…structural constraints that could limit the success of the project in the future include the lack of rights for land access for single women under the Agrarian Reform Law*'. *(Fleck, 1994)*

Unmarried women were conspicuously absent as a target group from the vast majority of projects that were reviewed. In many situations they often constitute the most marginalised members of societies because they are unable to acquire and/or maintain rights to land and assets. Fleck went on to identify that:

> '*…with little or no access to land, women without companions often do not have even the space for a vegetable garden. With-out full equality under the law, landless women who participate in groups involved in agricultural production will be discriminated against in the long run*'. *(ibid)*

The Swaziland project (IFAD, 2007b) identified that a lack of assets, notably land, meant that poor farmers were continually fearful of losing the small areas of land that they were able to access. These fears drove the rural communities on Swazi Nation Land to invest in cattle, which is a low risk and mobile investment but also has low economic returns.

Access to land affects men and women differently and, consequently, training needs to be adapted to their different needs. This issue has not been addressed in the majority of projects, however. The TNWDP project (IFAD, 2007a) did acknowledge this as a factor but did not make any clear attempts to address it. The project identified that there was a tendency for income-generating activity to be focused on animal husbandry and village industries. It went on to stress, however, that land-based activities are not relevant when the majority of those targeted are landless and, in many circumstances, do not even have access to land to work on. Marcucci (2001) identified that access to land is an important factor to consider in terms of its use as collateral for loans. This again is an issue that has not been conclusively addressed. In the Women in Agricultural Development project (WIADP) discussed in Peña et al, (1996), in which women did not have access to their own land, and assets were largely controlled by men, a new method of establishing creditworthiness was introduced in which the male village headman could vouch for the potential borrower. The women were not members of the male-dominated farmers clubs and lacked collateral. This approach nevertheless proved successful, increasing the numbers obtaining credit from 5% to 20%. Although this is a way for the landless to gain access to credit lines, it does not address the issue of women's dependence on men and is therefore not optimal.

The Maharashtra project (Padmaja and Bantilan, 2005) identified the potentially important fact that, within the project, **income development has led to increased land holdings**. This is not found throughout the literature and so is in need of further research.

Improving access to markets and overcoming limits of rural infrastructure

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The need for marketing linkages for the development of successful enterprises has been discussed in depth in the literature (e.g. Davis *et al.*, 2007). A number of the project reviews, however, pointed to the need for village-level institutions that can foster these linkages. The Bangladeshi project (Chaturvedi and Gray, 2001), for example, identified that in order to develop the knowledge required to initiate and run a small enterprise, local facilities are needed so that women can access support and advice to grow their business when they need it. The ACOPAM project (Mossige and Whist, 1999) set up village cereal banks (VCBs) in Senegal, Niger and Burkina Faso with the aim of strengthening food security for VCB members. Providing access to storage facilities has enabled those in the project to store stock in the cereal banks. These self-managed and decentralised units not only serve as a safety net during times of environmental and climatic hazards, but also as protection against high interest charged by traders, speculative increases in the price of food and in periods of food shortage.

Stevenson and St-Onge (2006) highlighted the need to develop **local institutions focused directly on women**. Constructing common production facilities in sectors in which women are dominant (such as textiles and agri-food processing) is one way to ensure women retain control over their production. Without women-focused institutions, the benefits may accrue to the men within villages, primarily because of power differentials. It was for this reason that the Farm Africa project (Allen and Bekele, 2008) introduced paralegals to protect women. They proved extremely successful in reducing social and cultural barriers to women interacting at these levels, and also enhanced the women's confidence in developing an enterprise. However, there are concerns about the sustainability of these types of links, since when the project ends, there is not likely to be financing to continue these services. Finally, Marcucci (2001) acknowledged that it is important to consider the quality of living space, noting that poor conditions within the home have an impact on home-based enterprises, and therefore increasing the vulnerability of these micro and small enterprises. Because women are more likely to be involved in home-based enterprises this has a disproportionate effect on women's income-generating activities.

The quality of local infrastructure

The literature review notes that the quality of local infrastructure may have an impact on the amount of time women are able to spend both at training and on income-generating activity. Marcucci (2001), emphasised the effects of poor infrastructure on women's time, stating that:

> '*…women entrepreneurs…would greatly benefit from public or community investments which brought water and fuel sources closer to home leaving them more time to work in their enterprises*'. *(ibid, 14)*

Peña *et al.* (1996) also pointed out that in Kenya, women's participation increased when committee meetings were held by the water source, because as the primary users of water they spent a lot of time there. The women were also more comfortable in this environment and so felt able to speak up, in direct contrast to village meetings that were dominated and controlled by men.

Some projects have highlighted the potential for enterprise and agricultural training to have a positive impact on the local infrastructure. For example, the Maharashtra project (Padmaja and Bantilan, 2005) showed that increases in income due to income-generating activities led to improvements in housing and amenities over the course of the project. The TNWDP project (IFAD, 2007a) provided evidence that infrastructure improvement occurred through the increase in confidence women gained by attending group meetings. By encouraging the groups to aim for enterprise growth, the project was able to broaden the range of activities that the groups were engaged with. They noted that:

> '*…[B]y branching out beyond savings and credit, the groups initiated community-oriented projects and obtained the approval of the authorities for new milk-collection routes, street lighting, bus routes, better well maintenance, etc*'. *(ibid: web doc)*

Conclusion

Although the projects considered here deal with very different challenges, this review has shown that it is possible to draw broad lessons from their experiences.

The first is that **a very high level of knowledge is needed to adequately address women's training needs**, and that successful projects put strategies in place to systematically gather this knowledge. They developed a clear picture of the economic, domestic and cultural factors that affect women's access to training.

The second is that **enterprise development skills are central to rural livelihood development**. Successful projects enabled women to understand the opportunities presented by rural markets, whether this entailed addressing the enterprise aspect of agricultural activities or promoting non-agricultural enterprises that diversified their livelihoods and helped smallholders insure themselves against the risks of crop failure or other crises. In both cases, technical training needed to be complemented by training in skills for market analysis, business management and marketing.

Thirdly, **training cannot be delivered effectively without support for the trainees at individual, community and local government levels**. Building confidence and resources within peer groups, addressing the challenges that gender poses to the training process by engaging communities, and developing links with local government to improve services all emerged as important strategies for ensuring training could be successfully acquired and applied.

Finally, **reducing the risks associated with implementing new techniques increases the likelihood that training will be applied**. Access to credit is particularly important. The reviews showed that training which supports women in managing savings and credit can help them obtain the capital that they need to make gradually increasing investments to improve their productivity.

There are common barriers that affect women smallholders' ability to access and utilise training throughout the world. These project experiences indicate that **it is possible for projects to profit from one another's experiences in addressing these challenges across cultural and geographical regions**. Successfully applying the strategies highlighted in this review, however, remains a challenge that must be addressed on a case-by-case basis by project structures that are able to understand and respond to the heterogeneous needs of the rural poor.

Next steps

The findings presented in this review of practice, as well as the literature review, were the basis for the third and final stage of CSD's research project – the collection of field data. The findings from the two stages of desk based research were utilised to develop questionnaires for interviewing individual women, trainers and project managers in four projects across two countries – Ghana and India. The findings from the field work are drawn together with the findings from the literature and practice reviews into a final report, available on CSD's website.

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