

Women's Empowerment Project Boosts Agricultural Production and Income Evaluations Explain How The "Roots Of Change" Project Empowered Women To Enhance Farm Performance And Family Income.

RESEARCH OVERVIEW

The Roots of Change Project (2018-2021) operated in Ghana and the Democratic Republic of Congo and was evaluated using systematic qualitative methods as well as quantitative client surveys. The £3.6 million Project reached 12,259 women with loans, exceeding the target of 8,000.

RESEARCH FINDINGS

- ▶ The majority of women borrowers increased yields (75%), income (73%) and wellbeing (70%).
- ▶ Most women (88%) also experienced greater decision making power and better relationships in their household.
- ▶ Altogether, almost 75,000 jobs were sustained or created by these loan clients.



Research context

African women face barriers to full participation in rural economies and their families' economic lives. Without women's full participation, African countries are not able to fulfil their potential as a leading agricultural producer, leaving Africa as a net importer of food. Too many people in Africa go hungry. Two thirds of African farmers are themselves living in poverty. Half the farmers in Africa are women, but they produce 23-66% less than men. If women had equal access to resources, they would produce 30% more. Thus, this women's empowerment Project contributed not only to Sustainable Development Goal (SDG) 5 (Gender equality), but also SDG 2 (End hunger) and SDG 1 (End poverty).

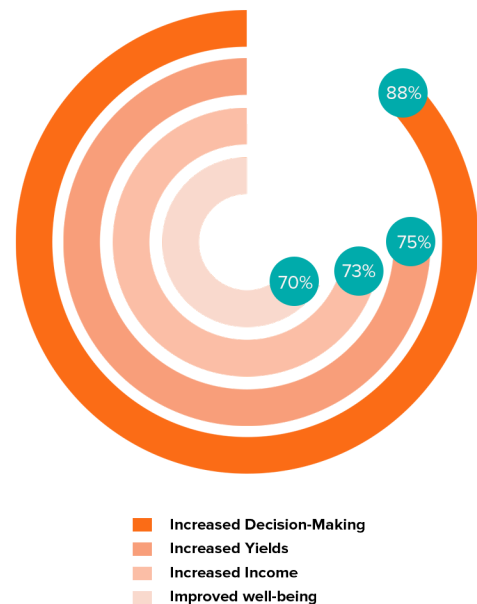
The Roots of Change project was funded by the UK government through its UK Aid Match (UKAM) scheme, where they matched donations from the UK public. It took place between 2018 and 2021 in Ghana, with two partners: Opportunity International Savings and Loans (OISL) and Sinapi Aba Savings and Loans (SASL); and in the DRC with VisionFund DRC.

The project

The Roots of Change Project empowered women to enhance farm performance and family well-being. Roots of Change targeted rural women in northern Ghana and the DRC who face barriers to full economic participation, including: social and cultural barriers that place men as the key landowners and decision-makers; limited knowledge of modern technologies to improve farm performance, and poor access to credit to invest in farms. Roots of Change facilitated access to transformative credit and savings accounts. The Project also raised awareness and facilitated gender equality at the institutional, community, and family level through radio campaigns, workshops with men and women, with financial institutions, with community leaders and groups. Through Roots of Change, Opportunity partners strengthened women's capacity in financial literacy, digital finance tools, good agricultural practices, business development, and marketing. Financial institution partners helped women to open savings accounts and access loans. Project leaders credit this multi-pronged approach for helping to reach scale. Overall, 12,259 clients accessed loans, against a target of 8,000.

The vast majority of these clients benefitted from the loans in terms of improved farm performance (yields), increased income, improved well-being, and enhanced decision-making power. (See Figure 1.) Opportunity carried out qualitative analysis that illustrates the detailed linkages between the key Project interventions (training and finance), the key client-level results (increased yield, income and savings or other assets), and multiple benefits to women’s lives. These benefits include material benefits such as improved food consumption, financial resilience, and the ability to meet household needs. They range also to intangible benefits including more collaborative decision-making in families, higher self-esteem, greater respect, and hope for the future. (See Figure 2.)

Figure 1: Clients’ Benefits



Key Research Questions And Insights

Should women’s empowerment programs only serve women? Should they create women’s products?

No. Based on needs assessments and the gender dynamics in Ghana, this Project focused more on opening access for women to mainstream products and services. Vulnerable women were the target, but vulnerable men also benefitted. Group finance – without physical collateral - was the primary product that women used.

- ▶ **INSIGHT:** When access is expanded for women – a wider audience of other vulnerable people – men with low access to assets, less literate men, youth – also gain additional access.

How were structural and cultural gender barriers broken? To ensure that the Roots of Change Project increased female participation, gender awareness training was conducted with financial institutions at all levels – including with the board, human resources, loan officers and customer relations staff. In the community, the Project also ran diverse activities to raise awareness and develop skills which facilitated gender equality among men and women, community leaders, and clients.

- ▶ **Insight:** Challenging cultural norms and gender stereotypes creates momentum for gender equality. Gender awareness is a way of working and needs to be systematically incorporated in all project stages. Engaging both men and women is critical to success.

How did the project ensure that women obtained and controlled loans, rather than their husbands? The gender awareness training went a long way toward supporting women to gain more control over their resources. Also, men were equally eligible for loans. In addition, the financial institutions practice diligent “know your client” procedures. Finally, loans are delivered with financial institution staff present to ensure the intended farmer receives them.

- ▶ **Insight:** Projects and financial institutions should mitigate against resources being co-opted by men.

Did pro-actively targeting women increase risk to financial institutions? Overall, the project helped partners to expand AgFinance to both men and women, without enhanced risk. On average, portfolio at risk (PAR) over 30 days was 4.5% at the end of the Project, a very solid risk rate, especially given raising overall PAR due to COVID-related economic downturn.

- ▶ **Insight:** Serving a high portion of women, through a gender transformative approach, does not raise risk.

Questions? For more information, contact Opportunity International UK at ukinfo@opportunity.org



Figure 2: Roots of Change Causal Map

Root of change successfully enhanced multiple aspects of women's farms and lives, leading to sustained wellbeing, increased food production, and hope for the future.

