



Women's empowerment through collective action

How forest and farm producer
organisations can make a difference

Anna Bolin (ed.)

With case-study inputs from Fridah Githuku, Emmanuella Sulemana,
Julius Awaregya and Rima Jessamine M Granali



Food and Agriculture
Organization of the
United Nations

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Executive summary

Why women's entrepreneurship matters

Half of the 1.5 billion people globally who rely on forest landscapes for subsistence and cash income are women. Many see the benefits of participating in various forest and farm producer organisations (FFPOs). These include both general community, smallholder farmer and indigenous people's organisations and more specific women-only groups – in a range of forms from informal structures to registered cooperatives. The provision that these organisations make towards employment, vocational training and multiple other social and cultural services is unmatched in many of the more industrial-scale private-sector models. The provisions that such organisations make are particularly important for women. Of the 1.351 billion people who live on less than USD 1.25 per day and who depend on natural resources for employment, some 829 million are women and girls – as opposed to 522 million men and boys (Poschen, 2015). Entrepreneurial empowerment of women matters.

This research report explores different organisational structures and social and cultural services from a gender-equality and women's empowerment perspective. More specifically, it examines how access to social and cultural services can facilitate women's participation in economic and political life. The producer organisation business model provides advantages in creating job opportunities and access to markets for women, positive spill-over effects in both household and group businesses, and access to social services such as vocational trainings, childcare and maternity leave – all of which support women to participate in the labour market on a more equal footing with men.

Why social and cultural services provided by FFPOs are so important

FFPOs have varied organisational structures – some of which are more favourable for active women's participation than others. Similarly, they vary in the degree to which they provide social and cultural services that are supportive of women.

This paper defines **social services** as material and non-material benefit systems through which vulnerable people obtain wealth and security associated with more efficient labour markets, rights representation, diminished exposure to risks, and enhancement of capacities to generate and manage income and economic and social risks throughout the life cycle.

It also defines **cultural services** as material and non-material benefit systems through which people derive or maintain cultural integrity through spiritual and religious values, inspiration, aesthetic values, social relations, sense of place, cultural heritage values, actions that enhance the quality and quantity of ecosystem services, recreation and ecotourism.

There are a wide variety of social and cultural services that respond to that which people value in line with the common good (ie prosperity). These cover both material and non-material common interests in line with the definitions above. FFPO business models may deliver some of these directly (eg income through the production of consumer goods). But they may also set up indirect mechanisms to provide services not directly generated by FFPO business (eg childcare) so that the broader values of people are met – including their continuing relationships with the earth and other living things.

These types of social and cultural services matter globally. Achieving the Sustainable Development Goals (SDGs) is another example of the importance of these social and cultural services. For example, producer organisations fill a crucial role supplying the three-quarters of the world's population that lack access to basic social protection. In rural contexts associated with high transaction costs and low investment returns, FFPOs are often the only sources of income and social protection for such communities. The social services they provide include financial services to members such as those provided by village savings and loans associations (VSLAs) and savings and credit cooperative societies (SACCOs), insurance services against crop failure, climate hazards or market volatilities (such as crop stabilisation funds and warehouse-receipt systems), and childcare and healthcare services.

Achieving the Paris Agreement on climate change will also depend on these social and cultural services. For example, stewardship of indigenous territories or landscapes that have a long history of human-forest interactions is one example of how FFPOs contribute to maintaining important cultural services. But the benefits from these types of services are not just about the provision of local goods, but also about helping deliver global public goods. New data from 2017 shows that globally, indigenous peoples and local communities managed nearly 300 000 million metric tonnes of carbon in their trees and soil: equivalent to 33 times global energy emissions (RRI, 2018).

Despite this local to global importance, gender equality in the design and provision of these services requires more attention by many FFPOs. Globally, less than a third of middle- and senior-management positions within cooperatives are held by women. Few can demonstrate specific strategies or activities to address gender inequalities within their own organisations. Social and cultural norms are the most significant barrier to making progress. To better understand how women and men approach and experience entrepreneurship, and how these inequalities can be addressed, we need to adopt a specific gender-equality and women's empowerment perspective.

The importance of collective action in improving women's empowerment in business and society

The three case studies in this report not only showcase viable women's FFPO business models – but also the networking, support structures and strategies that led to success. The case studies showcase collective efforts, not individual success stories, with targeted initiatives and strategies that led to outcomes of relevance for changing gender relations. Each case study also shows some specific social or cultural services developed to serve women.

In the Philippines, there is a progressive legal and institutional framework that explicitly supports women's entrepreneurship. This case study describes the evolution of the People's Alliance for Progress Multi-Purpose Cooperative (PAP-MPC). PAP-MPC established a thriving coffee enterprise, the success of which demonstrates how the right conditions – with the right political will and collective action – can effectively support women's economic empowerment. Promoting strong women's leadership, recognising the contributions and values of its members, and building long-term external partnerships are some of the key factors contributing to the cooperative's successful business model.

In Ghana, the Kassena Nankana-Baobab Cooperative Union (KANBAOCU) supported by the Ghanaian non-governmental organisation (NGO) the Organisation for Indigenous Initiatives and Sustainability Ghana (ORGIIS) works primarily in baobab and shea nut value chains. Women traditionally have limited access to land. But now, women entrepreneurs are showing that women's economic empowerment is making a significant contribution not only to the women themselves, but to society at large. Due to their success, KANBAOCU members pay a significant amount in tax – a benefit which has not gone unnoticed by district authorities – while engaging with local leaders, district assemblies and regional state ministries has improved recognition and support.

In Kenya, land laws guarantee equal rights to land for men and women. But the gap between policy and practice is still huge. Most women lack control over land in terms of ownership, access to capital, control over farm income or decision-making power. But a women-led group of 10 farmer groups engaged in farm-forestry enterprise activities shows how the situation could be different. Thiongote in Laikipia County in Kenya is a community-based organisation (CBO) supported by GROOTS Kenya. The organisation aims to move women up the business value chain by strengthening their collective voice and working in partnership to increase access to markets and inputs. Thiongote demonstrates the contributions women and youth are making to improving the sustainable management of forests, strengthening producer organisations and promoting equitable benefit sharing.

Key recommendations

The findings in this research report provide examples of how frameworks and actions can explicitly support women's entrepreneurship. It shows the many benefits of women's peer-to-peer learning – facilitating partnerships with other women's organisations and entrepreneurs that provide business coaching and mentorship support. Such peer-to-peer interactions help raise awareness of the contributions these businesses make in terms of tax revenue, social stability and even peace building.

All case studies provide examples of FFPO social and cultural services such as village savings schemes, investments in utilities, and daycare centres and culturally appropriate homecare and childcare to support families to cater for the needs of their children and elderly. They illustrate the need to:

- **Design research to understand factors that influence trade-offs in gender roles:** understanding how underpinning structures of power influence women's and men's opportunities and capabilities differently is crucial. The focus should be on identifying conditions and services that can lead to mutually reinforcing empowerment for both women and men.
- **Design FFPO business incubation that gives adequate attention to social and cultural service needs:** it is important to build awareness of how accommodating non-market-oriented livelihood activities provide crucial economic support to households. These activities should be key to an overall approach for strengthening gender-equitable livelihoods.
- **Invest in FFPO financial-management processes for raising capital and allocating resources:** the ability that FFPOs have to mobilise collective financial resources, if well managed, can lead to affordable FFPO provision of social and cultural services. These will improve welfare and motivate entrepreneurship for both men and women.
- **Work in collaboration with women's networks and organisations:** peer-to-peer women's networks and organisations have an in-depth understanding of gender-related issues and can help challenge structural gender inequalities that exist at the level of the family, the business and the nation state.

Acronyms and abbreviations

3Rs	Representation, recognition and resources
AMIN	Anak Mindanao Partylist
ARMM	Autonomous Region in Muslim Mindanao
ASEAN	Association of Southeast Asian Nations
CARP	Comprehensive Agrarian Reform Program
CBO	Community-based organisation
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
CFA	Community forest associations
CLOA	Certificate of Land Ownership Award
CSO	Civil society organisation
DA	Department of Agriculture
DAR	Department of Agrarian Reform
DENR	Department of Environment and Natural Resources
DTI	Department of Trade and Industry
ECHOsi	Empowering Communities with Hope and Opportunities through Sustainable Initiatives Foundation Inc
EP	Emancipation patent
FAO	Food and Agriculture Organization of the United Nations
FFF	Forest and Farm Facility of the FAO
FFPOs	Forest and farm producer organisations
FNC	Federación Nacional de Cafeteros (Colombian Coffee Growers Federation)
FPW	Framework Plan for Women
GAD	Gender and development
GDOs	Gender desk offices
GHS	Ghanaian cedi
GIF	Better Cotton Initiative's Growth and Innovation Fund
GII	Gender Inequality Index
GREAT Women	Gender-Responsive Economic Actions for the Transformation of Women project
GROOTS Kenya	Grassroots Organizations Operating Together in Sisterhood, Kenya
ICTs	Information and communications technologies
IDH	Dutch Sustainable Trade Initiative

IIED	International Institute for Environment and Development
IUCN	International Union for Conservation of Nature
IWCA-Ph	International Women's Coffee Alliance's Philippine Chapter
JICA	Japan International Cooperation Agency
KANBAOCU	Kassena-Nankana Baobab Cooperative Union, Ghana
KEFRI	Kenya Forestry Research Institute
KNBS	Kenya National Bureau of Statistics
KTDA	Kenya Tea Development Agency
LGU	Local government unit
MAP-ABCDF	Management Association of the Philippines (MAP)-AgriBusiness and Countryside Development Foundation
MCW	Magna Carta of Women Act
METASIP	Medium-Term Agriculture Sector Investment Plan, Ghana
MFI	Multinational Foundation Inc
MOFA	Ministry of Food and Agriculture
MoGCSP	Ministry of Gender, Children and Social Protection, Ghana
MSMEs	Micro, small and medium enterprises
MSMED	Micro, Small and Medium Enterprise Development Council
MT	Metric tonne
NCWD	National Council on Women and Development, Ghana
NGOs	Non-governmental organisations
NTFPs	Non-timber forest products
ORGIIS	Organisation for Indigenous Initiatives and Sustainability Ghana
PAP-MPC	People's Alliance for Progress Multi-Purpose Cooperative
PCBI	Philippine Coffee Board Inc
PCW	Philippine Commission on Women
PHP	Philippine peso
PKKK	Pambansang Koalisyon ng Kababaihan Sa Kanayunan (National Rural Women Coalition)
SACCOs	Savings and credit cooperative societies
SACDEP	Sustainable Agriculture Community Development Programme
SDGs	Sustainable Development Goals
SEWA	Self-Employed Women's Association
TESDA	Technical Education and Skills Development Authority
TWCW	Technical Working Committee on Women
UPAVIM	Unidas Para Vivir Mejor (United for a Better Life)
URC	Universal Robina Corporation
VSLA	Village savings and loans association
WATSAN	Water and sanitation
WBCS	Women's baobab cooperative society
WEAI	Women's Empowerment in Agriculture Index
WRUAs	Water resource user associations



A member of the Akasia weavers' collective in Flores Island, Indonesia is preparing the design of her ikat textile. Renewed market interest in this traditional craft has led to an upswing in women's economic empowerment © Eth Suryatin



1

Why women's entrepreneurship matters

1.1 Introduction

1.1.1 Women are disproportionately poor and in need of entrepreneurial opportunity

Women make up half of the 1.5 billion people globally who rely on forest landscapes for subsistence and cash income. Poschen (2015) calculates that some 829 million women and girls who depend on natural resources for employment live on less than USD 1.25. This is compared with 522 million men and boys. Indeed, despite major progress in reducing overall global poverty levels, new research points towards a 'feminisation' of poverty (UN Women, 2018). One estimate suggests that, for every 100 men aged 25–34, there are 122 women of the same age group living in extreme poverty (ibid).

Like many situations globally, women's labour contributions in forestry and agriculture are often undervalued, if at all. So is their dominant share of responsibilities in the reproductive economy. Across the world, women spend twice to 10 times the amount of time that men do daily on caring for family members and young children (UN Women, 2015). Again, most of this is unrecognised in both pay and contributions to the economy at large. Because of this double workload, at certain times in their lives, women are more likely to be vulnerable to poverty. And yet concerns over a 'feminisation' of poverty, and especially within the agriculture sectors, is hardly news but dates back at least 50 years (see Anderson and Sriram, 2019). Kabeer's statement from 1996 'not all women are poor, and not all poor people are women, but all women suffer from discrimination' remains highly relevant (Kabeer, 1996: 20). How might this trend be reversed?

To start with, reducing women's vulnerability to shocks and stresses needs to go beyond strengthening economic coping strategies and capabilities. Getting to the root causes of socioeconomic vulnerability is complex and even more so from a gender perspective. However, a good starting point is recognising the importance of social and cultural resources in shaping resilience. For example, finding ways to reconcile family and work life is a challenge for working women everywhere, which is why access to services that can support this are so crucial. But beyond practical needs, there are other 'strategic needs' that are at least as important for women to change their position within the domestic space and in wider society (see Molyneux, 1985; Holmes and Jones, 2013). Efforts that address such needs can lead to greater empowerment outcomes (see Box 1.2); interventions targeting women to improve their bargaining power have been known to lead to greater investments in child education and health (Barrientos, 2012). They matter on a global level for achieving the Sustainable Development Goals, especially SDG1 (no poverty), SDG5 (gender equality) and SDG8 (decent work). But in rural areas public service provision is patchy at best, due to the remoteness of these areas. Can rural institutions such as forest and farm producer organisations (FFPOs) play a role in bridging these gaps by providing such services (Box 1.1)? And in doing so, might this make positive contributions towards women's empowerment and poverty reduction? These are some of the questions this report aims to explore and contribute towards.

Box 1.1 Definitions of forest and farm producers and FFPOs

Forest and farm producers

The Forest and Farm Facility (FFF)¹ defines forest and farm producers as women and men, smallholder families, indigenous peoples and local communities who have strong relationships with forests and farms in forested landscapes.

Forest and farm producer organisations (FFPOs)

FFPOs are formal or informal associations of such producers. They grow, manage, harvest and process a wide range of natural resource-based goods and services for subsistence use and for sale in local, national or international markets. At the very basic foundations, these organisations comprise of a group of individuals who come together to pursue common goals that they value and have reason to value in line with the common good: what we call prosperity (Macqueen *et al.*, 2018a). Social and cultural services directly respond to what people value and support their relationships to the earth and other living things.

1.1.2 Business offers a less sensitive route into gender empowerment

Issues of gender often touch on deeply sensitive and controversial topics, including division of labour at the family level or the treatment of gender by religion. However, gender equality in business is often a more acceptable and valid entry point for reducing women's vulnerability and empowering their status within organisational and household settings. As much as women's economic empowerment through entrepreneurship is an entry point to other forms of empowerment, it is also one of the most important factors contributing to equality between women and men (Kabeer, 2009). Because women are a majority among economically disadvantaged groups, a specific focus on women's economic empowerment is necessary (Sida, 2015). However, gender is one of the most durable inequalities among the many barriers smallholder forest and farm producers face in participating in market-based opportunities. For this reason, other non-market measures and social actors are also critical to compliment market forces and enable

¹ The Forest and Farm Facility (FFF) of the Food and Agriculture Organization of the United Nations (FAO) provides support to FFPOs (smallholders, rural women's groups, local communities and indigenous peoples' institutions) to increase their technical and business capacities to fight against climate change and improve food security. FFF also engages with government to develop cross-sectoral mechanisms and policy processes which make use of rural people's input. FFF is a partnership between FAO, IIED, IUCN and AgriCord.

women's economic empowerment (Kabeer, 2009; Box 1.2). The case studies in this report illustrate how women's empowerment **can** be both strengthened and facilitated through collective action and entrepreneurship.

Box 1.2 Women's empowerment

By learning about what types of services enable women's empowerment and how producer organisations can provide them, we will be better positioned to approach tricky challenges such as the 'feminisation' of poverty and its implications for the SDGs. The case studies in this report offer a window into how this might be done.

Women's empowerment is the 'processes of change through which women expand their ability to make strategic choices about their lives and to participate on equal terms with men in bringing about desired changes in the society in which they live'.

Women's economic empowerment is 'the enhancement of women's capacity for strategic choice and agency in the sphere of the economy and to the possibilities this opens up for change in other spheres of their lives'.

Source: Kabeer (2009: 7)

FFPOs are an important source of employment in forest landscapes for both women and men. They often step in to support their members with a range of services, including critical support services for working women such as childcare, and literacy and vocational trainings. All of these enable women to play a more active role in business. Other supporting organisations, such as women's organisations and networks, also play a crucial role in facilitating these services. The case studies in this report provide excellent examples of this. For example, the Kassena-Nankana Baobab Cooperative Union (KANBAOCU) in Ghana, the Thiongote community-based organisation (CBO) in Kenya, and the People's Alliance for Progress Multi-Purpose Cooperative (PAP-MPC) in the Philippines, all demonstrate how women-led FFPOs offer services that enable women to meet both family responsibilities and work for their business.

1.2 What this report is about

1.2.1 Scope of report and main research questions

This report looks at two main ways of strengthening women's roles in FFPO businesses:

- collective action for women's entrepreneurship; and
- access to social and cultural services that can enable women to engage with or take more of an active role in business or leadership.

Both approaches contribute towards gender equality and women's empowerment: central elements to Phase II (2018–2022) of the Forest and Farm Facility (FFF) programme (see Box 1.3). While written specifically for the FFF, which works directly with FFPOs, the report is also relevant for other practitioners (NGOs and women's empowerment organisations in particular) and researchers actively engaged in these issues.

More specifically, this report seeks to answer the following key questions:

- What policies and cultural arrangements contribute towards a more enabling environment for advancing gender equality and women's entrepreneurship?
- What resources and through what mechanisms do FFPOs advance to support women-led businesses and the organisation of women entrepreneurs (eg trainings, advocacy, mentoring, marketing)?
- How do FFPOs promote the recognition of women entrepreneurs in market and policy spaces? What strategies and methods do they use to mobilise women entrepreneurs at different levels (eg value chains, producer organisations, policy processes)?
- How might being an active member in an FFPO business affect women's:
 - role and representation of the household unit;
 - social status as economic providers in the family and in the community;
 - access to resources and support from the family unit and/or the community?

Box 1.3 Relevance of this report to the second phase of the FFF programme

During Phase I (2012–2017) the FFF worked with more than 900 FFPOs, reaching over 30 million forest and farm producers in the 10 partner countries (FAO, 2018a). The second phase of the FFF started in 2018 and has a strong emphasis on gender empowerment.

The stated goal of the programme is that **FFPOs are the primary agents of change for climate-resilient landscapes and improved livelihoods** – including women, youth and indigenous peoples. The FFF Phase II programme document (FFF, 2017) identifies four main outcomes, related challenges and activity pathways to achieve this goal. Outcome 4 focuses on improving and enabling equitable access to social and cultural services, either provided directly by or leveraged through FFPOs themselves. Limited access to social benefits and equitable opportunities, especially for women and youth, is recognised as a critical barrier for FFPOs to meet their members' needs and contribute to the SDGs. At the same time, there is insufficient awareness of the significant role that local organisations (including local group businesses) play in both linking the poor to existing services and in providing services themselves directly. To address these challenges and achieve the programme goal, FFF will support FFPOs to put in place systems for providing social and cultural services for members (Outcome 4). Closely related to this is a second outcome that seeks to achieve increased entrepreneurship, access to markets and finance through gender-equitable value chains.

This research report seeks to support FFF Phase II implementation by exploring different social and cultural services from a gender-equality and women's economic empowerment perspective. With this specific interest in mind, emphasis is on 'social' and 'women's entrepreneurship' issues rather than 'cultural'. Overall, the way in which membership-based organisations in the rural sectors invest and provide cultural services to a community and wider population is an area that is poorly documented. This report identifies this as an important area for further research.

1.2.2 Summary of chapter content

This report marks the third step in a longer-term and more in-depth investigation into women's empowerment and gender equality within FFF (the first step being the development of an FFF gender strategy, and the second step, a briefing paper outlining a framework for gender action – see Bolin, 2018).

Chapter 2 looks at how producer organisations might advance gender equality through social and cultural service provision. First, we explain why social and cultural services are important. We then explain what gender constraints women are likely to face in engaging with entrepreneurship and what implications this has for supporting interventions. This includes the importance of social and cultural services that might have direct relevance to women's greater inclusion in business and political life. At the end of the chapter, we look at options for delivering such services and how producer organisations might go about it.

Chapters 3 to 5 take this combined interest forward by illustrating examples of collective action by women entrepreneurs in three case studies from the Philippines, Ghana and Kenya. Each case study documents the experience of not only a viable group business model predominantly composed of women – but also the networking support structure and strategies that contributed to its success. Our intention was not to focus on an individual's success story but on a collective effort, with targeted initiatives and strategies that led to outcomes of relevance for transforming gender relations.

Chapter 6 draws some conclusions and reflections on key recommendations for the Forest and Farm Facility as it embarks on its second phase.

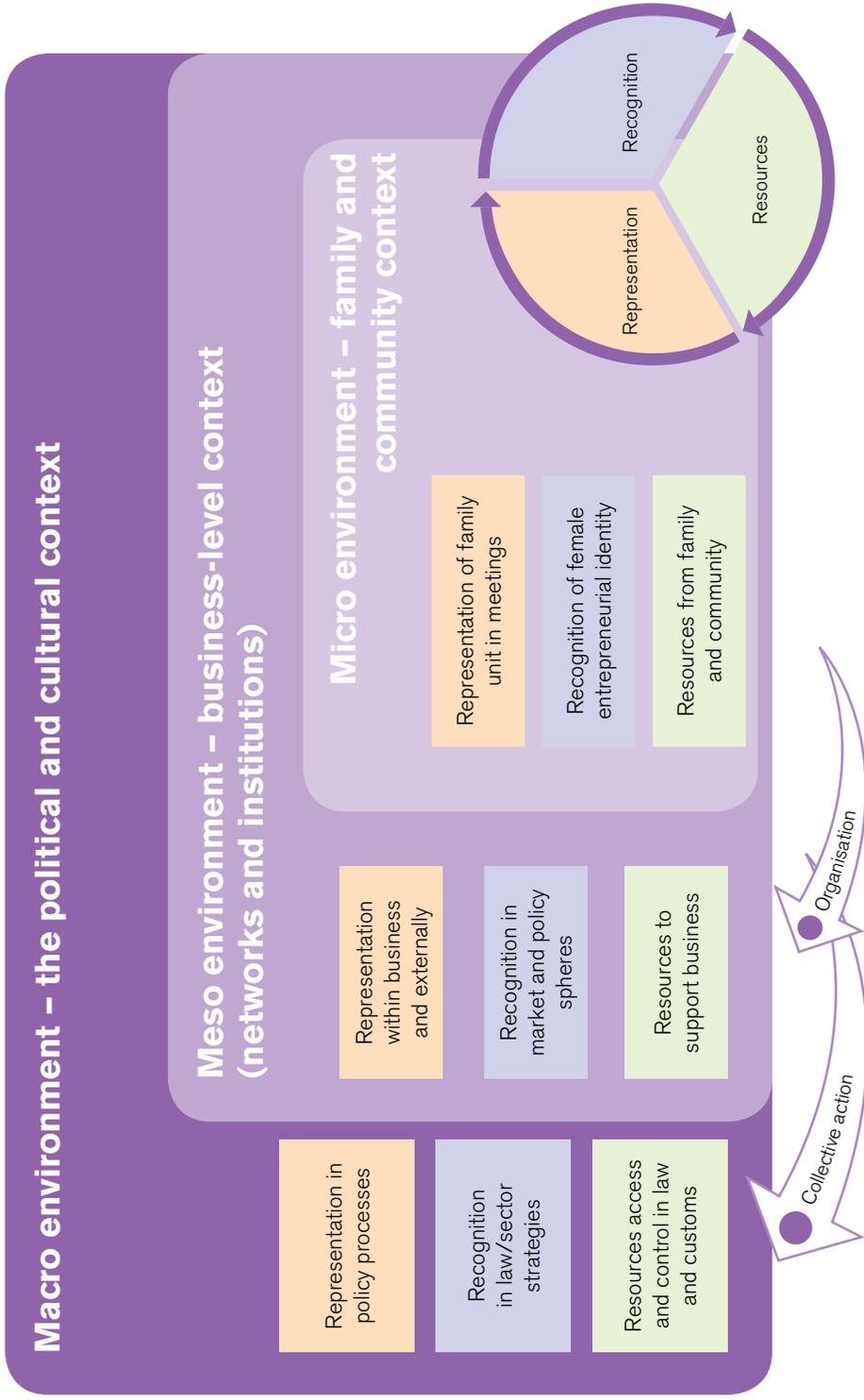
1.3 Methodology

1.3.1 Developing a framework to analyse gender issues

To understand gender constraints, a research framework was designed to analyse the broader political and cultural (macro), FFPO (meso) and household-level (micro) environments that both enable and constrain women's empowerment. Applying these three distinct but overlapping levels allows us to look at different sets of institutions – from the household and the community, to member-based organisations and professional bodies, and finally the state. They matter because they all play a role in shaping gender perceptions and roles (Holmes and Jones, 2013). Within this framework, a set of research questions explore multiple gender dimensions at macro, business and household levels for:

- **representation** in democratic decision-making processes;
- **recognition** of the equal standing of women and men in political and business-related matters; and
- distribution of **resources**, both between and within economic classes (where gender creates differences – see also Figure 1.1).

Figure 1.1 Research framework for exploring collective action and the 3Rs at different levels



Variations of the 3Rs (representation, recognition and resources) framework is being promoted by donors² and critical feminist and political ecologist scholars alike (see Fraser, 2013 and Scoones *et al.*, 2018). They argue that focusing on these three overall proxies will enable the structural changes required to truly address gender inequalities. These 3Rs form an underlying thread of analysis of access and opportunity throughout the case studies. Different approaches to providing social and cultural services were also explored through a desk-based literature review and examined through the three case studies. Each highlighted strategies for enabling women's entrepreneurship, documented by representatives from supporting networks and organisations who had a key role in facilitating those strategies.

1.3.2 Selecting relevant case studies

The three case studies were commissioned in the Philippines, Ghana and Kenya to document group enterprises, either fully comprising of or mainly led by women in the forest and farm sectors. Research was carried out using an action research approach. A set of mixed methods were applied including:

- focus group discussions with women entrepreneurs at the location of their business;
- key informant interviews with local government representatives; and
- desk-based reviews of relevant legal frameworks, literature and project documentation.

The case studies were identified through the FFF and Forest Connect³ network of partners and chosen based on:

- diversity in culture, religion and land tenure contexts;
- business structure and gender composition (group businesses that are predominantly or entirely run by women in the forest and farm sectors); and
- their relationship to a specific network or organisation focusing on supporting women's entrepreneurs (the collective effort behind empowering those women and their businesses).

² The Swedish Foreign Service action plan for feminist foreign policy 2015–2018 and 2019–2022 (which in 2014 became the first feminist foreign policy in the world) uses the 3Rs of rights, representation and resources to measure policy impacts. Here we have chosen to use 'recognition' instead of rights to track changes, especially where customary rights and sociocultural norms may be more dominant than statutory rights. However, this does not exclude the measurement and tracking of rights being recognised in law.

³ Forest Connect is a knowledge network for agencies that supports locally controlled forest enterprises. It has an international steering committee and is co-managed by IIED, FAO, the Center for People and Forests (RECOFTC), and the Earth Innovation Institute (EII). It aims to reduce poverty and maintain forest landscapes by better linking such enterprises, not only to each other, but also to markets, financial and business support services and to decision makers, policymakers and policy processes. See www.iied.org/forest-connect



Women from the Kolan Bola weavers' collective in Flores Island, Indonesia prepare natural dye from plants collected in the garden and the nearby community forest before weaving their traditional ikat textiles
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2

How producer organisations might advance women's social and economic empowerment

2.1 Why focus on producer organisations and their businesses?

2.1.1 The useful variety of FFPOs

FFPOs are flexible in their ownership and structure. They include a range of community, smallholder family and indigenous peoples' organisations including mixed or gender-specific groups. Within the FFF, four main types of FFPOs are discerned:

- indigenous people's groups in the natural forest core;
- community forest user groups in natural forest peripheries;
- smallholder farmer groups using planted on-farm trees in private smallholdings; and
- peri-urban processing groups for forest-related products.

These groups can be informal or registered in a wide range of forms such as unions, associations, cooperatives or companies. Cooperatives are particularly common (but are sometimes rejected because of past state interference in the management of cooperatives). Within these different groupings there are further distinctions to be made, but broadly they invest in and perform three main functions for their members:

- economic functions (when markets fail) for procurement, marketing, advice, credit etc;
- social welfare functions (when states fail) to provide access to education and learning, healthcare and utilities; and
- political functions to represent members and defend their interests in dealing with governments and other businesses (Rondot and Collion, 2001).

FFPOs fill a role in offering public services and social protection in countries where such schemes are limited in general, or non-existent due to chronic poverty (see also Box 2.2). In rural contexts associated with high transaction costs and low investment returns, they are often the only organisations providing such services to communities. The high prevalence of informality, remoteness and in general low socioeconomic status of the people living there constrain access to most formal services. Despite these constraints, the capacity of FFPOs to incorporate large parts of key rural sectors, informal as well as formal workers, puts them in a unique position to advance economic empowerment for both women and men.

From a gender-equality and women's empowerment perspective, the producer organisation business model provides three main advantages:

- First, they support women's entry into the labour market by creating job opportunities, access to markets and information for women who start their own businesses.

- Second, through their practice of economic democracy, they create positive spill-over effects in both the household and in group businesses, where joint decision-making can lead to more equal divisions of labour and decision-making over assets.
- Finally, they provide access to services such as vocational trainings, childcare and maternity leave, all of which promote gender equity in opportunity and support women to participate in political activities and in the labour market.

However, at the same time FFPOs themselves often face internal constraints when it comes to gender issues. Not all producer organisations automatically operate in favour of gender-equal businesses. And in some cases, even if they appear to be gender neutral, cooperative regulations or by-laws can lead to discrimination. For example, a recent survey by the International Labour Organization (ILO) and the International Co-operative Alliance (ICA) found that less than a third of senior and middle-management positions within cooperative businesses globally are held by women; and that generally strategies for addressing these gender gaps are weak (ILO, 2015). The FFF's own assessment of gender equality within 29 FFPOs in 10 countries in Africa, Asia and Latin America identified similar challenges (FAO, 2018a). In both cases women themselves identified sociocultural norms and gender perceptions as the most significant barrier to bridging these gaps. Being a member of an FFPO clearly has its benefits and can be a vehicle for women's empowerment. However, it also has its limitations as these institutions in themselves are not gender neutral but are part of a broader cultural and social context. In many ways the factors that shape women's increased exposure to socioeconomic risk and vulnerability in general, also act as barriers to their participation in the FFPO business. Table 2.1 describes several of these factors.

Table 2.1 Factors affecting women's participation in producer organisations⁴

Factor	Description
Sociocultural norms and perceptions	Refers to beliefs about what people in some groups believe to be 'normal' eg a typical or appropriate action. Sociocultural norms are maintained by the expectations and beliefs of a reference group, such as a community and FFPO members, which in turn influences the behaviour of individuals and groups to whom these expectations matter. Norms guide what public spaces men and women have access to, and how they should behave in those spaces. They are important to identify because they can help explain why a behaviour, harmful or beneficial, is maintained. Behaving differently to the sociocultural norm of a context can be challenging as often the changes are very visible. But norms can be changed. For example, the creation of a new cooperative, trading a previously male-dominated cash crop such as coffee, and with mostly women as members and in the leadership, can lead to the creation of a new reference group. As the cooperative grows and attracts more members, established beliefs and behaviour about gender roles in the coffee business is likely to be challenged and eventually change.

⁴Drawing on Hirway (2010); Kaaria *et al.* (2016); Mackie *et al.* (2015); Majurin (2012); Reemer and Makanza (2014).

Factor	Description
Time burden	Refers to the availability of time that women can dedicate to FFPO activities due to other competing claims that reduce their ability to make unconstrained choices on how they allocate their time. Increased responsibility in one task often creates additional burdens and leads to trade-offs in others. And this can be particularly difficult to manage as women often bear most of the unpaid but necessary work responsibilities within the family, such as caring for the elderly and children and the household (eg preparing food, collecting fuel wood and water).
Status, age and previous membership in an organisation	Refers to the social status as determined by age, marital status, economic wealth, religion and caste, among others. Previous experience of organising other women, or of being a member of an FFPO, significantly influences confidence and participation. Age and marriage often increase both women's economic and social status and so increase the likelihood of their participation.
Access to assets and resources	Refers to men's and women's socially differentiated ability to access, make decisions over, and benefit from resources that affect their status in the community. This includes both physical (eg land, labour, capital) and social (eg networks, relationships, knowledge) resources. Globally, women have more-limited access to assets, land and income, which affects their bargaining power in and outside the household. This can hinder their ability to join producer organisations (see below) or in having a say in the organisation's decision-making processes. In some cases where membership is based on representation per family, the man is more likely to be recognised as head of the household if he is also the registered owner of the land and its assets.
Rules of entry	Refers to membership criteria for producer organisations. These may be set by individual associations or by government policies. Typically, these can include ownership of resources such as land and other contributions such as membership fees or purchase of shares.
Legal and policy environment	Refers to the statutory or customary laws and policies that (in)directly discriminate against women's access to land and productive resources and hamper women's ability to contribute with the necessary land or assets to become members.
Preferences and motivations	Refers to men's and women's preferences, which in turn determine their motivation for joining rural organisations. Men and women have different roles and responsibilities and so therefore have different priorities, which influence their decisions. For instance, there might be a reluctance to join producer organisations or a focus on traditionally male-dominated value chains where women's role and influence are likely to be limited.
Education, training and access to information	Refers to the level of literacy and to leadership skills. It also refers to education about gender equality. Studies have found education and training of both women and men to be positively related to women's participation in FFPOs. Households where both women and men are members of an FFPO are also known to be more gender equal as information is shared and responsibilities divided more evenly.

2.1.2 Understanding gender constraints

How can producer organisations be supported to reduce these barriers and gender gaps? The way gender roles are constructed in society has influenced the way business models are organised. And this persists throughout agricultural and forestry value chains where social differences in gender, age and ethnicity affect access to opportunities. At different levels, the family unit, community, producer, religious and financial institutions, and government services all interconnect with entrepreneurship in one way or another. The embedded sociocultural norms at each level have consequences for women's and men's often unequal ability to engage in business.

Women are likely to approach and experience entrepreneurship differently to men because of differences in the enabling environment, but also due to personal circumstances (Ahl and Nelson, 2010). Overall, the separation of family and work is much less distinct for women. Life events such as motherhood create constraints on women's ability to take up employment that are 'exclusive' to women across socioeconomic classes (Kantor, 2002). At the same time, many constraints related to starting or running a business are likely to similarly affect both women and men with low economic power. But for women, these might be more 'intensive' because of unequal gender relations within class (Kantor, 2002). The concept of 'time poverty' is often used to illustrate the higher burden of household responsibilities of women compared to men, despite both often sharing other livelihood responsibilities for income and food. Although time or lack thereof is a significant challenge for women, it is the subtler and deeper-rooted social perceptions and expectations of women that are more difficult to detect, and that often constitute the more challenging areas to address.

Distinguishing 'women-exclusive' and 'women-intensive' constraints is useful for identifying and understanding where these often difficult-to-pinpoint gender differences lie. However, to challenge and eventually change persistent inequalities, interventions also need to engage with deeper issues of power, marginalisation and exclusion. Addressing these structural challenges will require approaches that can combine multiple concerns and different levels. Measuring and monitoring changes in challenges such as social and cultural norms can be difficult, but we can use proxy measures commonly used to measure socioeconomic inequalities. In the context of gender this includes measuring challenges of:

- Unequal access and use of resources within class where gender creates differences (eg land, assets, labour), but also in terms of material distribution (eg investment, budget and programmatic support).
- Limited recognition of the equal (or lack thereof) standing of women and men in all matters of economic, political and social life and the injustices that persist despite improvements in rights.

- Weak representation in democratic processes at different levels of community, business and public spheres (Fraser, 2013; Scoones *et al.*, 2018).

Making progress on women's and men's equal access to resources, recognition and representation (the 3Rs framework) is likely to create both empowerment and longer-term poverty reduction. An important precondition to achieve this is to build the capacity of women to organise themselves – both within women-only and mixed organisations – for their political, civic and economic rights (Kabeer, 2009: 35).

2.1.3 Strategies and approaches that enable women's collective action

Strategies that challenge existing gender roles and perceptions at different institutional levels (eg household, FFPO and policy) have proven to be more efficient than those that focus on individual capacity building of women entrepreneurs only (Vossenbergh, 2013). Specific targeted support at the grassroots level helping to identify the drivers and motivators (and also barriers) can encourage new identity formations that challenge perceptions of what it means to be a forest entrepreneur (Appelstrand and Lidestav, 2015). Such deviations can help create new positive gender norms.

A recent review of FFPO gender strategies found that those that focus on the organisation and creation of an entrepreneurial identity (eg through peer-to-peer mentoring and networks), and on the rebalancing of intra-household roles and responsibilities in relation to the FFPO business (eg family consultations and care services) are crucial for promoting women's participation and leadership in FFPOs (Kaaria *et al.*, 2016). Others have argued that just getting enough women to take part in decision-making processes can suffice for women to actively influence outcomes. Studies from community forestry institutions in Asia show that women's participation needs to reach a 'critical mass' (minimum 25 per cent, and over 50 to have an impact on leadership) to challenge power status quos in decision-making and leadership (Agarwal, 2001; 2003; 2015). An effective way of getting to this critical mass is through the support of group enterprises (Bolin, 2018; Kelley *et al.*, 2015; Willoughby and Gore, 2018). There is therefore a strong rationale for investigating women's group and cooperative-type business models – but also the collective effort that stands behind the success of those enterprises.

However, caution should be made in focusing on entrepreneurship only. While it is an important and viable entry point for strengthening women's economic empowerment, it is likely to have an impact and involve negotiation of the current organisation of family, work and community life. If women become economically empowered but with little change in their other workload, then it can result in a compromise of their personal well-

being and quality of life. By enabling 'women to become more like men' practitioners and policymakers risk recreating gender inequalities and increasing tensions, without there being improvements in gender relations within families, the community or mixed-gender businesses. But having any transformative impact on gender relationships will also require looking at ways to enable men to become 'more like women' (Fraser, 2013). This includes identifying when and how empowerment for both women and men can be mutually reinforcing (Stoian *et al.*, 2018).

Making such changes is likely to be met with some resistance from within families, communities or the FFPO itself. For example, who will help manage the household and care responsibilities that the women usually do? Can the male members of the family shoulder a greater share of this work? Any support to alter the current distributions of work, both paid and unpaid, needs to engage with both women and men of different generations. Otherwise there is a risk that empowerment of one group of women could involve the shifting of unpaid work responsibilities to another group of women, with little overall change to gender relations. Making progress on these issues means working on social norms, attitudes and behaviour. It also requires working on improving access to affordable and reliable services that can support both families and communities in making these changes in practice. How might FFPOs play a role in facilitating access to such services? The following sections will explore some of these questions.

2.2 The importance of services of a social and cultural nature for women's empowerment

2.2.1 Bridging social, ecological and cultural needs

The ambition of the SDG agenda is to deliver prosperity for all between now and 2030. There are many ways in which forests and FFPOs can contribute to this goal. But if vulnerable women and men are to effectively engage in entrepreneurship and FFPO membership activities (which are important avenues to empowerment) they will need support from a range of services that promote more prosperous and diverse human-ecological systems. Within this context, social and cultural services require specific attention for their ability to bridge social, ecological and cultural needs that enhance prosperity (see Box 2.1).

Box 2.1 Definitions of prosperity, social and cultural services

This paper defines **social services** as material and non-material benefit systems through which vulnerable people obtain wealth and security associated with more efficient labour markets, rights representation, diminished exposure to risks, and enhancement of capacities to generate and manage income and economic and social risks throughout the life cycle.

It also defines **cultural services** as material and non-material benefit systems through which people derive or maintain cultural integrity through spiritual and religious values, inspiration, aesthetic values, social relations, sense of place, cultural heritage values, recreation and ecotourism, and actions that enhance the quality and quantity of ecosystem services (adapted from MEA, 2005; Comberti *et al.*, 2015).

We use Alkire's (2010) definition of human development to define **prosperity** as 'the processes that direct people's freedoms to do and be what they value and have reason to value in line with the common good, and that empowers them in that pursuit'.

Social and cultural services are important for many reasons. Having access to a variety of services can help people respond to the social, political, economic and ecological challenges that are increasingly intensified by climate change (ie building resilience). Nowhere is this more pressing than in rural areas, where most forest and farm producers could be described as 'economically at risk' or 'socially vulnerable' because of their exposure to various climate and price shocks (Devereux and Sabates-Wheeler, 2004). But more urgently, targeted provision of such services can help build the economic resilience of women, which we know is critically lacking at a global level. In this regard, social, economic and cultural needs are inseparable (Sen, 2000; 2004). This is why, to be effective, a 'joined up' approach will be necessary to address the many factors that contribute to women's vulnerability to poverty (Kabeer, 2011). In this context, finding ways to reconcile women's needs and the demands of paid work with that of their family responsibilities should be a priority.

Table 2.2 shows an overview of the range of services that FFPOs might provide to bridge the social, ecological and cultural needs of their members to achieve prosperity (and the SDGs). Drawing on existing studies (see Bolin and Macqueen, 2016; Macqueen *et al.*, 2018a; Tirivayi *et al.*, 2018) and the case studies in this report, these are grouped into a set of six value categories of prosperity to articulate values that motivate people in forest landscapes (see Macqueen *et al.*, 2018a).

Table 2.2 Overview of social and cultural services that FFPOs might provide to members

Prosperity values	Social services	Cultural services	Links to SDGs
Sustained environmental and cultural heritage	<p>Forest allocation systems that distribute ownership or access rights</p> <p>Utilities and infrastructure creation (water, renewable energy, roads)</p>	<p>Territorial mapping and delimitation</p> <p>Enhancement of plant diversity, soil quality, and nutrient production, capture and recycling</p> <p>Protection and enhancement of wildlife habitats</p> <p>Conflict-resolution systems and sanctions to guide or regulate resource use</p>	<p>SDG 6: clean water and sanitation</p> <p>SDG 7: affordable and clean energy</p> <p>SDG 12: responsible consumption and production</p> <p>SDG 15: life on land</p> <p>SDG 13: climate action</p>
Material wealth and health	<p>Business incubation, finance and insurance (VSLAs, crop stabilisation, warehouse receipt, rainfall insurance)</p>	<p>Preserving traditional production practices, domestication of crop varieties and tree species (including seed banks)</p> <p>Ecotourism</p>	<p>SDG 1: no poverty</p> <p>SDG 3: good health and well-being</p> <p>SDG 8: decent work and economic growth</p>
Affirmative social relationships	<p>Systems for market access, information and communications technologies (ICTs)</p> <p>Peer-to-peer mentoring</p>	<p>Support for cultural and religious groups/ ceremonies (coming of age, marriage, festivals, funerals)</p>	<p>SDG 9: industry, innovation and infrastructure</p>
Personal and collective security	<p>Social security services (food aid, food for work, disability or single parent allowances)</p>	<p>Maintaining customary authority structures and dispute-resolution procedures</p>	<p>SDG 2: zero hunger</p>
Personal and reproductive fulfilment	<p>Education services (schooling, vocational training, adult literacy classes), children, elderly and healthcare</p>	<p>Maintaining traditional artisanal and healthcare systems (cultivation and protection)</p> <p>Environmental and cultural education (agroecology schools)</p>	<p>SDG 4: quality education</p> <p>SDG 5: gender equality</p>
Cognitive identity and purpose	<p>Representation services (information systems, advocacy, lobbying)</p>	<p>Branding of products and services that reinforces local vision of prosperity and identity</p>	<p>SDG 10: reduced inequalities</p> <p>SDG 17: partnerships for the goals</p>

While social and cultural services have been separated in this section, it is questionable as to whether they might better be treated as a single integrated entity because of their interrelatedness and links to empowerment. Nevertheless, disaggregating them in this way can be useful. Not all FFPOs aspire to or identify with a single dimension of prosperity (eg economic development), but for most it has a much broader meaning, and priorities differ. Some emphasise economic self-sufficiency, while for others, enhanced autonomy over traditional territories is most important. From a policy perspective it can also help FFPOs demonstrate their contributions to national SDG efforts related to poverty reduction and social protection for the poor and vulnerable (eg Target 1.3 under SDG 1 'no poverty' aims to implement social protection systems for all by 2030). For years, low- and middle-income country governments have experimented with different combinations of social assistance to poor families with actions related to natural resource management and ecosystem services (see Norton *et al.*, 2020; Tirivayi and Rodríguez, 2017; Tirivayi *et al.*, 2020; Xie, 2017). Some have also directly collaborated with rural institutions such as producer organisations in the implementation of these combined socioeconomic and environmental programmes.⁵ The introduction of the 2030 Agenda for Sustainable Development and its goals bring a new level of importance to such efforts and the rural institutions that might help achieve them. Although FFPOs themselves might make little distinction between different forms of social and social protection services, the state or other publicly funded programmes are likely to do so. It is beyond the scope of this paper to provide a deeper analysis of social protection.⁶ However, some clarification on the distinction and overlaps with social services might be useful and in general, being able to identify and link with different forms of social protection initiatives might be useful (see Box 2.2).

Evidence of how FFPOs deliver a mix of these types of services is scattered across different disciplines ranging from agroecology (eg Pimbert and Borrini-Feyerabend, 2019) to social protection in forestry (eg Chen, 2017 and Tirivayi *et al.*, 2018) and locally controlled forestry enterprises. The diversity of service provision between different FFPOs can also be considerable. Some common social service categories include building community assets (such as schools and clinics), establishing vocational training to improve income opportunities, and building roads (Holmes and Jones, 2013; Tirivayi *et al.*, 2018). Among FFPOs with a majority of women members there appears to be a higher tendency to offer different types of care services. Common social protection services include social insurance for healthcare, old age, or weather and market-related

⁵ Examples include the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) in India, the Tanzania Social Action Fund (TASAF) in Tanzania, the Productive Safety Net Programme (PSNP) in Ethiopia and the Natural Forests Protection and Conversion of Cropland to Forests Programmes in China.

⁶ Other studies have analysed the coherence between social protection, gender equality (see Holmes and Jones, 2013) and forest dependent communities (see Tirivayi *et al.*, 2018).

risk (Tirivayi *et al.*, 2018). Other examples such as the establishment of community seed banks, habitat (re)construction (eg to improve nutrient production, capture and recycling – see Comberti *et al.*, 2015), lobbying for the right to food sovereignty within territories (see Pimbert and Borri-Feyerabend, 2019), and market linkages for traditional products (Swiderska *et al.*, 2016) are common cultural services.

Box 2.2 Social versus social protection services – what is the difference?

Broadly speaking there are three main types of **social protection** instruments: social assistance, social insurance, and labour market regulation (Barrientos, 2012). Social assistance is the most widely used by governments and donor agencies in low- and middle-income countries worldwide. It targets the most poor or vulnerable who need protection against shocks and assistance to manage risks. The most common form of social assistance is cash or in-kind transfers such as pension schemes, food aid or the creation of employment guarantees and jobs for the unemployed. Social insurance on the other hand emphasises support at different life-events or periods when individuals are likely to be more socially vulnerable or economically at risk. This typically involves support during maternity, old age, or illness. But it also includes support during periods of heightened livelihood risk, which for farmers can include extreme weather or market fluctuations, such as crop and rainfall index insurance.

Normally, social assistance strives to achieve broad national coverage of the poor and for that reason is typically funded through public funds such as taxes and donor funding. Social insurance is usually financed through some form of workers' (or members') and employers' contribution. Finally, labour market regulations include measures such as minimum wage and workers' rights legislation and extend rights to labour representative organisations.

Within this context, **social services** address gaps not sufficiently covered by the other instruments. For example, this might include distinct problems of social vulnerability experienced by groups who need special care, who are excluded from or lack access to basic services (a common problem in remote rural areas), or who face social discrimination (Devereux and Sabates-Wheeler, 2004). Some examples of these types of services are outlined in Table 2.2. Where these categories overlap is when they seek to address social vulnerabilities. For this reason, services that specifically seek to change underlying power imbalances causing social vulnerability, have a strong empowerment potential. For many FFPOs this is their main 'raison d'être', even if gender-related inequalities may require more specific targeting within the FFPOs themselves.

2.2.2 Services for care, finance and insurance needs help address gender inequality gaps

At least half of the world's population is thought to have no or very restricted access to social services that offer protection for those economically at risk at certain periods in their lifetime (ILO, 2017b). Within this context, maternity leave and childcare have been identified as the most important factors for addressing gender-inequality gaps in the labour market (World Bank, 2018). However, research shows that across 31 countries in the global South, only 1 per cent of women living in poverty have access to childcare services (UN Women, 2015). Increasingly, these gaps are being filled by FFPOs and other rural institutions. In a survey of agriculture and financial cooperatives in East Africa the International Labour Organization found that most of the roughly 70–90 employers surveyed in each sector provide full or nearly fully paid maternity leave for their employees (Majurin, 2012). Other studies have highlighted care service provision as an emerging area for cooperatives globally (ILO, 2016, 2017a; ILO and WIEGO, 2018). In some cases, these services are established by the main users of the services themselves and in other cases they are the result of a partnership with other public-sector institutions (see examples in Table 2.1).

Another area of increased importance with positive links to women's empowerment is the provision of financial services, such as those provided by village savings and loans associations (VSLAs) and savings and credit cooperative societies (SACCOs). These are among the fastest-growing cooperatives globally and members are predominantly women (Majurin, 2012). Globally, VSLAs have more than 11.5 million members in 73 countries, accumulating more than USD 660 million of savings annually (Allan *et al.*, 2016). Collectively, they provide access to finance for social and business purposes for the 2 billion people globally – of which a disproportionately high percentage is women in rural areas – that are currently underserved by formal banking (Allan *et al.*, 2016).

Another strategy used by cooperatives to enable access to credit is to set up a cooperative bank that is owned by the cooperative themselves. This strategy also includes several other services that are specific to the rural sectors, including different forms of insurance services against crop failure, climate hazards or market volatilities. In India, the Self-Employed Women's Association (SEWA) supports its around 1.2 million women members to access financial services by organising them into self-help groups that are registered and linked with the SEWA Bank, through a district association. In 2018, a total of 9 700 self-help groups were registered with access to credit, savings, insurance (eg rainfall insurance against climate hazards and future prices on agricultural crops to hedge against price drops), and investment funds provided by SEWA Bank (Nanavaty *et al.*, 2018). Since the early 1990s SEWA has also been providing members with social insurance services initially through the SEWA Bank, but this service package known as VimoSEWA was later separated into a sister cooperative. By 2017, VimoSEWA had over

80 000 members accessing comprehensive insurance policies for health, death, accident, property, and lost wages (VimoSEWA). What makes the SEWA model particularly interesting is the way services are designed. Despite having such a large membership (1.2 million members and more than 100 member-owned cooperatives) the organisation has managed to maintain its grassroots approach in the way members' needs are identified and services designed. Every month a meeting is organised at the district level where an elected representative from the village level puts forwards the needs and interests of the members to SEWA's union committee. This is how what are now 19 different members' services have evolved over time. Examples such as these show not just the potential but also the scale that collective action of mostly organised women producers can achieve.

2.2.3 Culture as a major driver of environmental stewardship

The concept of 'cultural services' is commonly associated with one of four categories of ecosystem services that are necessary for maintaining general well-being in society.⁷ Compared to other ecosystem services, they depend to a much greater degree on how they are important to people (what people value eg prosperity). For this reason, it is also one of the most poorly understood areas within the ecosystem services literature and policy (Chan *et al.*, 2012; Comberti *et al.*, 2015; Daniel *et al.*, 2012). The subjective and intangible values assigned to cultural services make them difficult to measure and integrate into a management framework. Consequently, the emphasis tends to be on the flow of benefits of ecosystems to people, but without enough recognition of the reciprocity of this relationship: how ecosystems and forest landscapes also depend on the actions of the people that live there (see Comberti *et al.*, 2015 and Mayers, 2019). Consequently, other concepts such as 'services to ecosystems' and 'biocultural heritage' have been developed to better articulate the human agency behind cultural services (Reid *et al.*, 2018). Another interesting concept championed by the Via Campesina movement is 'territories of life' (see Pimbert and Borri-Feyerabend, 2019). These concepts emphasise the actions (now and in the past) and biological knowledge that local people apply to protect, restore and enhance the quantity and quality of ecosystem services and indigenous food systems – and how, in turn, these actions contribute to the conservation of biodiversity and socioecological resilience. Within this context, FFPOs play a key role in coordinating different forms of stewardship (Mayers, 2019).

But cultural services also apply to traditional systems of well-being, social aid and solidarity to support rural households (Holmes and Jones, 2013). For instance, the collective practices of reciprocal solidarity of many cultures in the Andes and the Amazon region are still actively in use. These include the traditional *ayni* system, which provides

⁷ These are provisioning services (eg food, fresh water), regulating services (eg flood protection), cultural services (eg tourism, spiritual values, cultural heritage), and supporting services (eg nutrient cycles) (MEA, 2005).

support with housebuilding, farming or harvesting and other important life events such as marriage and death; or the *minka* which is another institution of mutual aid to ensure collective work within the community for the construction of community assets such as schools and roads or during harvest times (Holmes and Jones, 2013; Calvo *et al.*, 2017). In fact, culture has such a pervasive influence on people's lives it seems inseparable to any efforts to bring about 'prosperity'. According to Sen (2004) culture matters not only as a fundamental part of a good life and in shaping how life is valued, but it also has an 'instrumental influence on the behaviour of individuals, firms, and governments' (in Rao and Walton, 2004: 20). It also helps in bringing attention to other crucial aspects such as the importance of social relationships and 'fun'.

2.2.4 Boosting women's social and economic status through biocultural branding and marketing services

The indigenous *chakra* agroforestry systems practiced by indigenous peoples in the Ecuadorian Amazon are a good example of the above. These agrarian systems typically include at least one cash crop for monetary income, such as cocoa, that are grown in a mixed system with other agricultural, timber and non-timber forest products (NTFPs) used for family consumption. They are quite small in size, each averaging 1–2 hectares, but collectively they make up significant areas of integrated cultivation and conservation systems. Both women and men provide their labour in the *chakra*. But traditionally, it is the women who hold a leading role in its cultivation and management.⁸ This position awards women a certain status within their communities as holders of traditional knowledge of the variety of seeds, tree species and inter-cropping systems that constitute the *chakra*. In recent years, increased consumer demand in both northern and regional markets for niche products from the Amazon that are grown organically such as chocolate, guayusa, and banana plantain have led to a boost in incomes and visibility for the *chakra* system. This evolving trend has also led to the emergence of organisations of mainly women producers. Although many of them are simply carrying on what generations of women in their families have been doing for centuries, services such as organic certification, business development and branding is creating new opportunities for women's economic empowerment. One such initiative supported by the FFF is the creation of a Chakra Amazonica label to promote not just the biocultural heritage and sustainability of the *chakra* as whole (not just individual products) but also the status of its women producers.

⁸ Although with time and in some places more than others, this has evolved into a more joint responsibility (see Coq-Huelva *et al.*, 2017).

2.3 Strategies and approaches for establishing service systems to members

2.3.1 Design and delivery options

Most FFPOs provide one form or another of social and cultural services to support this diversity. When overstretched, government departments struggle to deliver public services in forest areas, and it often falls to the collective action of local communities and various forms of formal and informal rural institutions to provide them. Because of their ability to pool resources to develop collective support systems, FFPOs are often able to target and make services available to rural populations at a lower cost and more effectively than governments (deMarsh *et al.*, 2014).

Social and cultural services are offered by producer organisations that are often multipurpose and diverse in nature. The services they provide and approaches for delivering them are shaped by local contexts and the needs of their members. These are likely to change over time as the organisation grows and matures. Being able to respond to emerging needs is important. For social and cultural services, where entire new skill sets and resources might be required, it is important for the producer organisation to think about how to get organised. It has often been the case that the provision of social services by FFPOs only becomes feasible when their activities and returns expand or diversify (see Tirivayi *et al.*, 2018). Nevertheless, three main models are common and offer potential:

- Adding services to an existing structure as an extension of existing service provision to worker-members.
- Setting up a new cooperative to cater for specific service needs (eg childcare or healthcare) by the users of that service themselves.
- Collaborating with other cooperatives and partners who might be able to jointly develop or extend their services to members.

The latter includes multistakeholder cooperatives – a unique characteristic in the care sector. This includes a hybrid model of stakeholders, owners and users and can include workers, users such as families, and government representatives among others. Table 2.3 includes an overview of these three different cooperative models in the context of childcare provision to informal economy worker-members.

Table 2.3 Examples of cooperative models providing childcare services to informal economy workers

	Umei Carlos Prates set up by Asmare Waste Pickers Cooperative, Brazil	Children's Centre Programme run by UPAVIM Cooperative, Guatemala	Sangini Child Care Workers Cooperative set up by SEWA
Service	Day care for children between 0 and 5 years of age	Day care and preschool for children between 54 days and 6 years of age	Day care for children between 0 and 6 years of age
Care beneficiaries (parents and children)	80 children <ul style="list-style-type: none"> • Asmare waste pickers' children: 70% • Other parents in community: 30% 	70 children in childcare centres and preschool: <ul style="list-style-type: none"> • UPAVIM worker members • Other parents working in the area 	350–400 children (each centre has max. 30) across 13 childcare centres: <ul style="list-style-type: none"> • SEWA members only
Shareholders (members of childcare centres)	27 professional staff members	The UPAVIM Children's Centre Programme is run by the local government, not a cooperative	Mothers and facilitators who manage the centres (<i>balsevikas</i>)
Financial scheme	Run by the public sector	Fees: <ul style="list-style-type: none"> • USD 15/child/month for worker members • USD 22/child/month for other parents Other income sources: <ul style="list-style-type: none"> • Handicraft product sales • Donor contributions 	<ul style="list-style-type: none"> • Initial cost: Rs20 000–25 000 • Running cost: Rs25 000 (salary, rent, supplies, etc) • Fee: Rs175/child/month (10–15% of running cost) Other income sources: <ul style="list-style-type: none"> • Largely dependent on financial support from SEWA ventures, donors and local government

Source: adapted from ILO and WIEGO (2018).

2.3.2 Financing options

Financing services is a challenge in general when serving smallholder farmers. The financing schemes used by Unidas Para Vivir Mejor (United for a Better Life – UPAVIM) and Sangini Child Care Workers Cooperative shown in Table 2.3 are examples of diversified models of funding from multiple sources. This is also common with business incubators serving smallholder farmers, forestry and community-based forest enterprises (Macqueen and Bolin, 2018). Finding a sustainable financing model is essential to ensure consistency and quality, even if a period of transition might be needed before delivery is independently financed from within. In addition to the examples shown in Table 2.3, various models exist that can be applied for both long-term and transition periods:

- Direct payments for services are the most straightforward (at least in theory) but in practice might be more suitable as a longer-term option. Smallholder farmers, in particular women and female-headed households with lower purchasing power, might not be able to afford to pay for services upfront unless at a very low cost. However, as quality and value of produce improves, so will purchasing power.
- Indirect payments where services are financed through the collection of membership fees.
- Indirect payments via levies on produce processed or marketed.

Box 2.3 shows some examples of financing options applied in both the forestry and agriculture sectors.

Co-funding through multistakeholder or public–private partnership models can either be adopted in a transition period, or as a longer-term solution to finance service needs of a social and non-commercial nature (as in the Umei Carlos Prates and UPAVIM examples described in Table 2.3). For transition periods, non-competitive funds for financing for capacity building by private-sector partners could be an interesting model also for social and cultural service provision (Blackmore *et al.*, 2015). This type of model is typically best facilitated by an intermediary that can facilitate the relationship between the producer organisation(s) and main buyers within one specific sector and countries. One example of this is the Better Cotton Initiative's Growth and Innovation Fund (GIF) (previously called the Fast Track Fund) which channels funds directly to farmer training and improvement programmes. In this model, private-sector partners (including Ikea, Adidas, Hennes & Mauritz, Nike, Levi Strauss & Co, and Marks and Spencer) invest money into a fund managed by the Dutch Sustainable Trade Initiative (IDH). Their investment is then matched by investments by other private and public-sector partners such as Rabobank, the International Cocoa Organisation (ICCO) and IDH. By 2016, GIF had mobilised €4.7 million in co-financing from its private-sector partners and supported 40 capacity-building projects, reaching 600 000 farmers in seven countries (India, Pakistan, China, Mozambique, Turkey, Tajikistan and Senegal) (BCI, 2016).

Box 2.3 Examples of indirect financing models through levies and taxes

Södra is a large cooperative timber industry in southern Sweden with approximately 50 000 forest-landowner members. Rather than charge membership fees it deducts a small percentage of the sales fee for members supplying it with raw material, which then becomes a shareholding for future profits. The revenues generated through sales and shareholdings are used to subsidise a range of services offered to members.

The **Kenya Tea Development Agency (KTDA)** is a private company owned by 150 000 smallholder farmers. The company incorporates almost all smallholder tea producers in Kenya and runs a total of 63 tea-processing factories, producing high-quality tea that ensures a significant share of the final product value goes back to the shareholder farmers themselves. KTDA applies a levy on tea production at point of processing which funds services (eg inputs, extension services, quality control and collection, processing and marketing). KTDA's sector-wide coverage (ie of almost all smallholders in Kenya) and the size of its production and exports allows for cost-efficient collection of the levy.

The **Colombian Coffee Growers Federation (Federación Nacional de Cafeteros – FNC)** is a non-profit national federation of coffee growers. It represents the majority of the country's 560 000 coffee-growing families. In order to address the challenge of financing quality service delivery to its members, FNC levies a tax on members' coffee production on behalf of the government.

All three models represent producer organisations of scale (membership and market share) which automatically open up more options for financing service delivery to members. Nevertheless, different variations of these models can be tested with smaller organisations or sectors of priority to the government to meet reforestation, food security or rural development targets.

Source: Blackmore *et al.* (2015) and Elson (2012)

2.4 Challenges

2.4.1 The scale of demand for services may be high

One of the main challenges in the provision of these types of services is that they can be expensive to deliver regularly and to a high standard, especially to highly dependent and vulnerable people, as is the case in many care services. This is likely to apply to both cultural and social services, even if this report did not find any specific mentioning on costs for the former.

Overall service provision of any kind in remote rural areas is challenging because of the high costs involved in delivery and the limited returns that can be expected on the investment. Few private-sector actors are willing to invest in developing services for clients that live so remotely, far apart and have limited resources to pay for them (Macqueen and Bolin, 2018). Childcare and healthcare become very expensive because of the time and resources needed to look after young children or the elderly and sick that need regular care.

Producer organisations already have multiple demands on how they use and invest their resources. To provide public services that are typically financed and delivered by the state without substantive external support would require a certain minimum scale of membership and revenue to be able to provide regular and quality services. It might also require training staff in new skills and learning about a whole new sector that is different to the initial purpose of the cooperative, but which are needed as conditions and needs of members evolve. Therefore, scaling up services even when there is need is a challenge (ILO, 2017a).

2.4.2 The demand for services for women may be hidden by lack of power

Another challenge relates to women's participation and influence in producer organisations. When services are determined based on voiced needs and priorities, then what if women cannot command enough priority? In some producer organisations membership is based on the household unit and decision-making is based on one vote per household. If this vote is typically made by men, then women's needs are less likely to be voiced and raised as a priority, even if they do make up half of the membership. Improving access to social and cultural services can be challenging in mixed producer organisations if gender equality is already a challenge. Indeed, it is the greatest challenge. Even if access to education, vocational trainings and childcare leads to greater capabilities in women's decision-making and participation in entrepreneurship activities, household responsibilities remain the same (Burchi and Vicari, 2014; Majurin, 2012).



Princess Kumalah Sug-Elardo teaches her members in the cooperative nursery © PAP-MPC



3

Building peace and economic stability: a women-led coffee enterprise in Sulu, Philippines

by Rima Jessamine M Granali,
in collaboration with the
Philippine Coffee Board Inc (PCBI)

In the Philippines, there is a progressive legal and institutional framework that explicitly supports women's entrepreneurship. This case study describes the evolution of the People's Alliance for Progress Multi-Purpose Cooperative. PAP-MPC established a thriving coffee enterprise, the success of which demonstrates how the right conditions – with the right political will and collective action – can effectively support women's economic empowerment. Promoting strong women's leadership, recognising the contributions and values of its members, and building long-term external partnerships are some of the key factors contributing to the cooperative's successful business model.

3.1 Broader context: macro-level socioeconomic and political environment

The Philippines is an archipelagic country with over 104 million inhabitants. More than half of the population lives in rural areas, where farming and fishing are the primary sources of income. Agriculture, the second-largest industry, accounts for 26 per cent of total employment (PSA, 2018). Female farm workers made up 17.3 per cent of the total female employment in 2016. However, 75 per cent of micro, small and medium enterprises (MSMEs) are women-owned, which provides 60 per cent of jobs in the country (PNA, 2018).

In East Asia and the Pacific, the Philippines is the second most gender-equal country, next only to New Zealand, according to the 2017 Global Gender Gap Report (WEF, 2017). Since 2006, the Philippines has been among the top 10 performers of the overall gender gap index. This is a notable feat, considering that East Asia and the Pacific is the lowest-ranked region. The country's neighbours Vietnam, Thailand, Indonesia, Cambodia and Malaysia ranked 69, 75, 84, 99 and 104, respectively (WEF, 2017). However, gender gains in the Philippines have yet to trickle down to lower-income women and girls.

3.1.1 What are the gender gaps?

While the Philippines has consistently ranked high in the global empowerment index, it needs to address gender inequalities in labour-force participation and reproductive health (UNDP, 2016). The country's Gender Inequality Index (GII) value of 0.436 was ranked 96 out of 156 countries in 2015. It lagged behind Thailand (seventy-eighth place) due to high gender disparity in labour-force participation and its high maternal mortality ratio despite having higher percentages of female seats in government and female population with at least secondary education (UNDP, 2016).

Despite their crucial role in food production and rural development, rural women in the country remain 'underrepresented and undervalued,' even rendered 'invisible' in official statistics (PCW, 2018). Rural women are more vulnerable to the impacts of war, conflict and climate change as they rely heavily on natural resources for economic activities. Philippine law defines rural women as 'women who are engaged directly or indirectly in farming or fishing as their source of livelihood, whether paid or unpaid, regular or seasonal, or in food preparation, managing the household, caring for the children, and other similar activities' (FAO).

Despite measures promoting non-discrimination in employment benefits, female farm workers' nominal wage rate of PHP 260.78 (USD 5) was PHP 17.45 (USD 0.35) lower than the PHP 278.23 (USD 5.35) nominal wage rate of male farm workers in 2016 (PSA, 2017). Largely due to its 'worsening performance in wage equality for similar work,' the Philippines dropped three spots from seventh place in 2016 to tenth place in the 2017 Global Gender Gap Report (WEF, 2017).

Although laws ensure equal rights to land agreement schemes, fewer women are given an emancipation patent (EP) or a Certificate of Land Ownership Award (CLOA).⁹ As of December 2015, only 57 424 women – compared to 358 281 men – have been awarded an EP. This reflects an 84 per cent gender disparity on patent acquisition. Additionally, 1 342 509 men hold CLOAs compared to only 653 945 women – a figure which is 51 per cent lower compared with the number of men holding a land certificate (PSA, 2018).

3.1.2 Enabling environment

Legal frameworks

The Philippine government recognises these gender-based inequalities and has enacted laws and allocated gender and development (GAD) funds to address issues of employment, representation in decision-making activities, and access to land and other resources.

The Magna Carta of Women Act (MCW), which was signed into law in 2009, established the government's commitment to the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) (PCA, 2018). Salient features of the law include equal access to education, scholarships, and training; non-discrimination in employment; and equal rights to land ownership, and issuance of contracts and patents.

⁹ Emancipation patents (EPs) and Certificates of Land Ownership and Acquisition (CLOAs) are both titles of ownership. CLOAs are given to beneficiaries under the Comprehensive Agrarian Reform Program (CARP) of 1988 while EPs are land transfer certificates issued after agrarian beneficiaries or former land tenants comply with the requirements of the grant of title under Presidential Decree No. 27 of 1972.

Furthermore, the Republic Act (RA) 9700, an act strengthening the Comprehensive Agrarian Reform Program (CARP), introduced measures to advance rural women's economic empowerment (DAR, 2009). The 2009 amendments include:

- implementing programmes specific to the needs of women-farmer beneficiaries and their female family members;
- increasing rural women's participation in community activities; and
- ensuring rural women's right to self-organisation so that they may have equal access to agricultural loans, modern farming technology, training and support services, marketing facilities, and equal treatment in land reform and resettlement mechanisms (FAO).

As mandated by the Comprehensive Agrarian Reform Law: 'All qualified women members of the agricultural labour force must be guaranteed and assured equal rights to ownership of land, equal share of farm's produce and representation in advisory or appropriate decision-making bodies' (CEDAW, 2004).

Resources and support

Aligned with the non-discriminatory and pro-gender equality measures under MCW, government agencies, local government units and civil society drafted the Philippine Framework Plan for Women (FPW). This includes 'mainstreaming Gender and Development (GAD) in the bureaucracy', 'enhancing women's leadership roles and participation in decision-making', 'strengthening women's role in promoting gender-responsive governance' and 'strengthening partnership with media in covering various women issues' (PCW a).

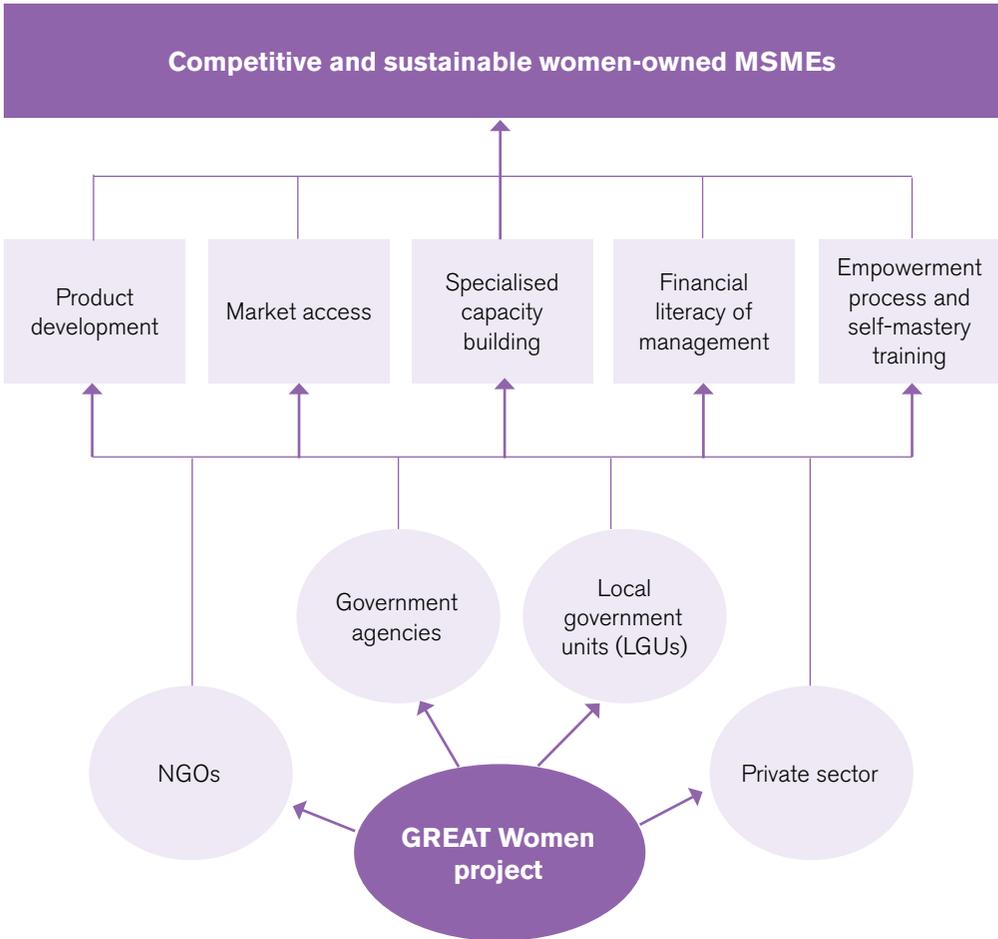
To ensure the implementation of FPW measures, all regional and national government agencies are required to allot a minimum of 5 per cent for GAD in their annual budget. This has led to projects that aim to improve service facilities for women including health services, building awareness on gender rights, establishing databases for improved reporting on gender issues, and providing training and technical assistance on GAD (PCW a). In 2017, 62 per cent more women received training on MSMEs such as product design and export. Of the 463 449 new business names registered, 257 294 are women-owned (PSA, 2018).

Apart from MCW and GAD, the Philippine government has enacted legislations to promote women's economic empowerment (WEE). Among these laws are RA 9501 or Magna Carta for Micro, Small and Medium Enterprises (MSMEs), RA 9178 or Barangay Micro Business Enterprises (BMBE) Act of 2002, and RA 7882 or Providing Assistance to Women Engaging in Micro and Cottage Business Enterprises.

RA 9501 mandated the creation of the Micro, Small and Medium Enterprise Development (MSMED) Council, which is responsible for the promotion, growth, and development of MSMEs in the country (LAWPHiL Project, 2008). In addition to the functions mandated by the existing law, the council has also created structures and mechanisms to promote women's entrepreneurship and remove barriers for the growth of these women-owned enterprises. The council supervises, monitors, and assesses the progress of *negosyo* (business) centres, conducts research on women's entrepreneurship, and provides policy direction toward better opportunities and a more conducive environment for women to engage in entrepreneurship and contribute to the national economy. In coordination with the Department of Education, the Technical Education and Skills Development Authority (TESDA), and Commission on Higher Education (CHED), the MSMED Council also develops entrepreneurial training programmes. Additionally, RA 7882 states that women with micro and cottage business enterprises are eligible to obtain loans for basic equipment, tools and materials, and to free training from TESDA.

Furthermore, the Gender-Responsive Economic Actions for the Transformation of Women project (GREAT Women) promotes women's leadership and empowerment and improves the competitiveness of women-owned businesses through product development, up-valuing, market testing and market development (see Figure 3.1). The GREAT Women project, led by the Philippine Commission on Women (PCW), is a convergence of national government agencies, NGOs and the private sector including the Empowering Communities with Hope and Opportunities through Sustainable Initiatives Foundation Inc (ECHOsi), University of the Philippines Diliman Extension Program in Pampanga (UPDEPP), Department of Trade and Industry (DTI), Department of Science and Technology (DOST), Department of Agriculture (DA), and the Department of Labor and Employment (DOLE). The GREAT Women project started in 2005 and is now in its second phase (2014–2020).

Figure 3.1 GREAT Women project



3.1.3 Customary context: access and control of resources

Inheritance

Although the country has strong gender-equality policies, implementation can be inconsistent depending on ethnicity, beliefs, and cultural practices. Some families have the tendency to hand over land assets to sons (Cotula, 2002). In other parts of the country, both men and women can own land as many ethnic groups adopt a bilateral inheritance system, following both the male and female lines (FAO).

Despite Article 34 of the Code of Muslim Personal Laws 1977 stating that ‘the husband and the wife shall inherit from each other’, in practice, Muslim women only inherit land from parents (LAWPHIL Project, 2008). When the husband dies, the children inherit the

land, not the wife (Aranan, 2018). The Quran mandates that women get less than half of the share of land and property that men usually inherit (FAO).

Normally, families follow the primogeniture system, whereby the eldest child inherits the land, or the equal sharing system that provides all heirs equal rights to property (FAO). Among the Ifugao, the heir is the eldest son or daughter while the Pangasinense ensure that all heirs regardless of gender have equal inheritance rights (FAO).

Post-marriage arrangements

Newlywed couples can decide for themselves whether to stay with the family of the bride or groom or live in a new location. Even among Muslim groups, couples are given the freedom to choose their post-marital settlement despite the Code of Muslim Personal Laws 1977 providing the husband the right to choose the residence (FAO).

Under the 1987 Civil Code, couples may choose between absolute community, conjugal partnership or complete separation of property. Among the Ilocano, for instance, both husband and wife have exclusive rights over their individual properties (FAO).

In Filipino society, it is common for both the husband and wife to earn money for the household. A salient feature in the country's household set-up is the role of women in managing household finances (Zontini, 2010). The husband, more often than not, turns over his monthly salary to his wife. Unlike in other African and Latin American countries, Filipino women's roles in generating income for the family is recognised and supported by their husbands.

This also holds true for some Muslim groups in the Philippines despite Muslim laws requiring a husband's consent for his wife to engage in any business or profession. Due to the poor economic situation in the south of the Philippines, a wife's diverse income-generating activities become necessary for the household's survival (focus group discussion, 2018).

In some parts of the country, customary practices limit women's access to productive resources such as land. Filipino women, however, have strong decision-making capacity over household finances as husbands hand over their monthly income to wives. This allows women to use money as capital for other income-generating activities.

3.1.4 Representation in the public sphere

PCW, the primary policymaking and coordinating agency on gender equality concerns, has been working with the Department of Agriculture to recognise the role and contributions of rural women in ensuring food security and economic development in rural areas. Annually, PCW holds the Outstanding Rural Women Award to provide rural women with a platform to share best agricultural practices and represent their communities. PCW created the Women's Priority Legislative Agenda (WPLA) to ensure that proposed

bills have undergone consultations with local women's groups nationwide and 'careful deliberation based on specific criteria to strategically address women and gender equality issues and concerns' (PCW b). Likewise, the Department of Environment and Natural Resources (DENR) has been working on strengthening women's voice and influence relating to natural resource management and policy through the creation of the Technical Working Committee on Women (TWCW), which serves as the agency's focal point for gender concerns. TWCW ensures that women's needs and interests are represented in policy development (Conservation International, 2014).

While the country has already had two women presidents, it has yet to achieve the 30 per cent 'critical mass' or the minimum percentage of elected officials that scholars deem necessary to influence decision-making. At present, only 21.5 per cent of elected officials are women (PSA, 2018). The Philippines also failed to meet the 2015 Millennium Development Goal (MDG) target of women comprising half of elective seats in the national parliament.

Pambansang Koalisyon ng Kababaihan Sa Kanayunan (PKKK) or National Rural Women Coalition, a national coalition of 426 organisations of women small farmers, fishers, indigenous peoples, and formal and informal workers in rural areas, cites the following as contributing factors to rural women's lack of participation and representation in governance:

- Traditional gender roles limit women to domestic responsibilities such as taking care of children and food preparation.
- Women suffer from low self-esteem as society considers them to be inferior in decision-making.
- Women are prevented from participating by their husbands and fathers.
- Lack of information on gender equality policies, programmes, resources and services.
- Inconsistent processes and guidelines in politics (PKKK undated).

3.2 PAP-MPC: business specifics and the role of women

PAP-MPC was established in 2009 at Sitio Satan, Kandayok, Panamao, Sulu in the Autonomous Region in Muslim Mindanao (ARMM). Registered as a cooperative on 11 March 2010, PAP-MPC now has 11 partner cooperatives, a total of 2 221 members and 13 326 beneficiaries from the municipalities of Panamao, Patikul, Talipao and Panglima Estino.



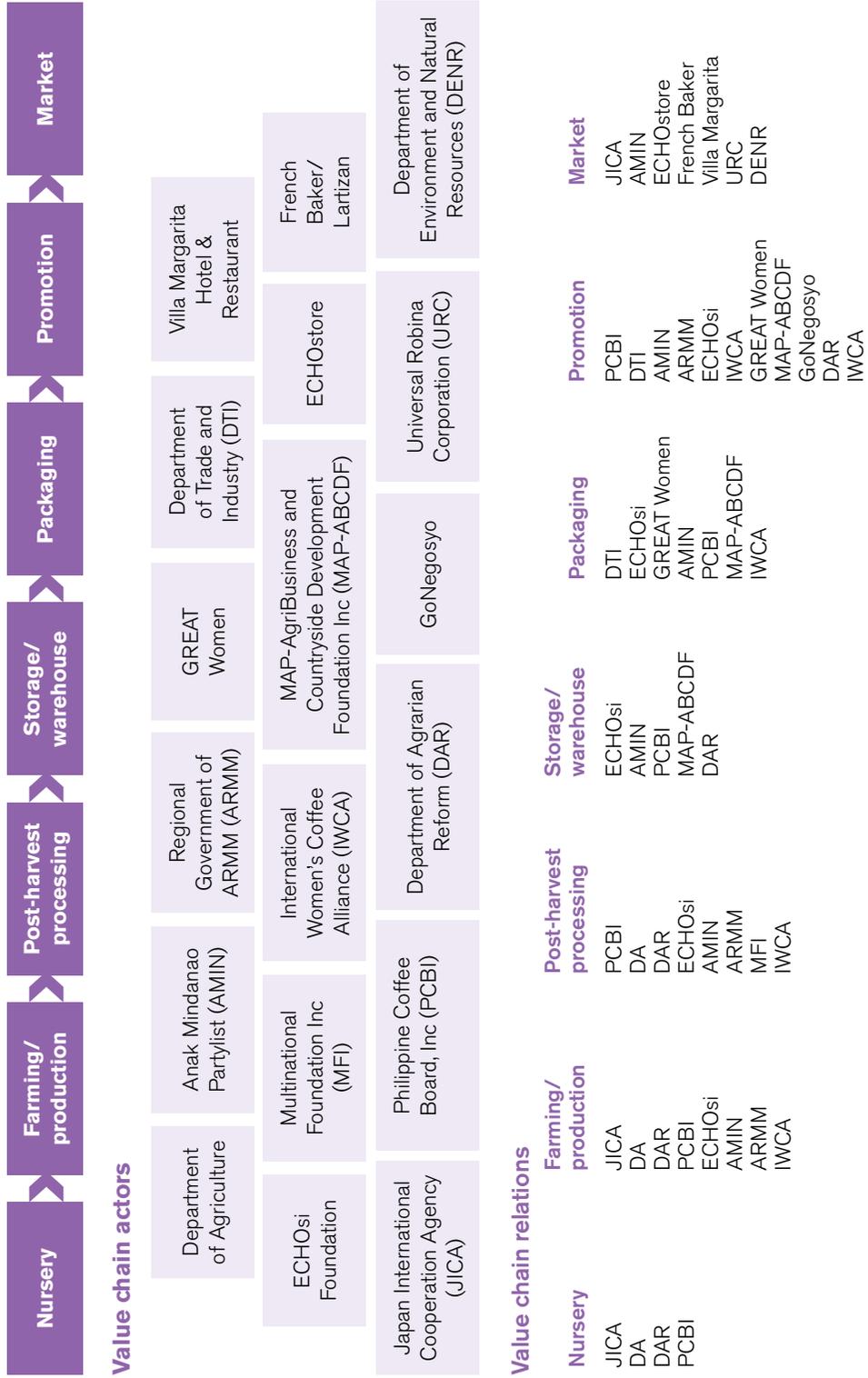
PAP-MPC office in Sitio Satan, Kandayok, Panamao, Sulu © PAP-MPC

Women comprise 60 per cent of PAP-MPC's leadership team and form 85 per cent of the total number of members and beneficiaries. Families earn an average of PHP 150 000 (USD 2 885) annually, ten times the annual household income of PHP 15 000 (USD 288) in 2009 when the cooperative was just starting. The cooperative produces 18 metric tonnes or 18 000kg of coffee annually. In 2017, PAM-MPC's annual gross revenue was over PHP 5.177 million.

PAP-MPC's agri-enterprise development programme provides an integrative approach to coffee production, from teaching farmers to pick red or ripe cherries only, to proper processing and selling of coffee to local and international markets at a premium price.

With the help of local and international NGOs, government agencies, local government units (LGUs) and the private sector, PAP-MPC developed a coffee value chain model that ensures the high quality of its produce. Figure 3.2 depicts the PAP-MPC coffee value chain.

Figure 3.2 PAP-MPC value chain map



3.2.1 PAP-MPC business activities

Coffee nursery

When El Niño hit the country in 2010, coffee production in Sulu suffered. With investment from the Japan International Cooperation Agency (JICA) and three-year mentorship on climate-smart agriculture, PAP-MPC established a coffee nursery to propagate high-quality seedlings. The cooperative received technical support from the DA, Department of Agrarian Reform (DAR), and the Philippine Coffee Board Inc (PCBI) on nursery management.



Farmers transferring seedlings to nursery bags with their children helping out as they learn how to establish a nursery © PAP-MPC

Coffee farming and production

To ensure that the best agricultural practices are implemented, PAP-MPC has assigned a farmer leader for every 15 farmer members. In most cases, the farmer leader manages a team composed of immediate family members and relatives. Farming is a family affair, allowing households to maximise income-generating activities offered by the cooperative. During harvest season from November to January, farmers earn PHP 20 (USD 0.38) for every 6kg of coffee cherries sold to PAP-MPC.

The cooperative only buys ripe red cherries to ensure quality and to teach farmers to only harvest cherries at the peak of ripeness. PAP-MPC Chair Princess Kumalah Sug-Elardo first learnt about the technique in PCBI's second National Coffee Summit in 2009. Known as the Pick Red technique, it is complemented with manual sorting and flotation to eliminate cherries with defects. Women farmers, who are also primarily in charge of sorting, earn PHP 10 (USD 0.19) for every kilo. PAP-MPC's current production process is the result of numerous training provided by JICA, DA, DAR, PCBI, IWCA, ECHOsi Foundation, Anak Mindanao Partylist (AMIN), and the ARMM government.

Post-harvest processing

PAP-MPC has 15 staff members that provide administrative services and operate the coffee-processing centre. The cooperative adopts the wet-milling process to bring out the coffee's intrinsic flavour and a raised-bed approach for drying to ensure cleanliness and to achieve correct moisture before storage.



At the greenhouse-style drying area, a farmer arranges coffee beans to dry on raised beds © PAP-MPC

From manual processing, PAP-MPC developed a fully integrated coffee-processing centre through equipment sponsorship and grants from government and the private sector including the ARMM government, AMIN, and Multinational Foundation Inc (MFI). Members of PAP-MPC learnt post-harvesting techniques from training sessions provided by DAR, DA, ECHOsi Foundation, IWCA, and PCBI.



Before: Farmers pulp fresh coffee cherries using improvised wooden equipment © PAP-MPC
 After: Fabricated pulping machine that separates the skin and pulp from the bean. This machine saves labour and time for the farmers © PAP-MPC

Warehouse storage

PAP-MPC, with the financial and technical support of the Management Association of the Philippines-AgriBusiness and Countryside Development Foundation (MAP-ABCDF), PCBI, ECHOSi Foundation, AMIN, and DAR, established a storage facility in a secured, ventilated and pest-free warehouse.

Packaging

The GREAT Women project and ECHOSi Foundation brought weavers from Leyte to Sulu to train the members on how to weave baskets for packaging their coffee beans so they would not have to import baskets from Bicol. This has reduced production costs. Members also attended seminars conducted by the DTI, PCBI, IWCA, AMIN, and MAP-ABCDF to further improve packaging.

Marketing and promotion

PAP-MPC invested in hiring a marketing consultant in 2010 to create a branding strategy for their coffee. The female consultant, a friend of PAP-MPC Chair Sug-Elardo, has been voluntarily helping the cooperative since it began in 2008. When the cooperative started earning in 2010, Sug-Elardo said they insisted on paying the marketing consultant for her services. The cooperative pays the consultant a monthly professional fee of PHP 10 000 (USD 192.31) plus commission. The consultant, who is based in Manila, develops market linkages and informs the cooperative of the productivity and market demands (Sug-Elardo, 2018).

The cooperative decided to use the brand name Sulu Royal Coffee after careful deliberation. Apart from the marketing consultant's efforts, PAP-MPC's coffee became known through their giveaway coffee samples, word of mouth, market connections through local and international NGOs, and strong media relations. To expose its products to international markets, PAP-MPC joined local and international food shows and exhibitions such as the International Food Exhibition (IFEX) Manila. PCBI and IWCA also feature Sulu Royal Coffee in international promotional activities such as the Association of Southeast Asian Nations (ASEAN) Coffee Federation. The media has also featured PAP-MPC's unique story of unity amid diversity. The media attention opened doors for new donors, funders and markets.

Market supply

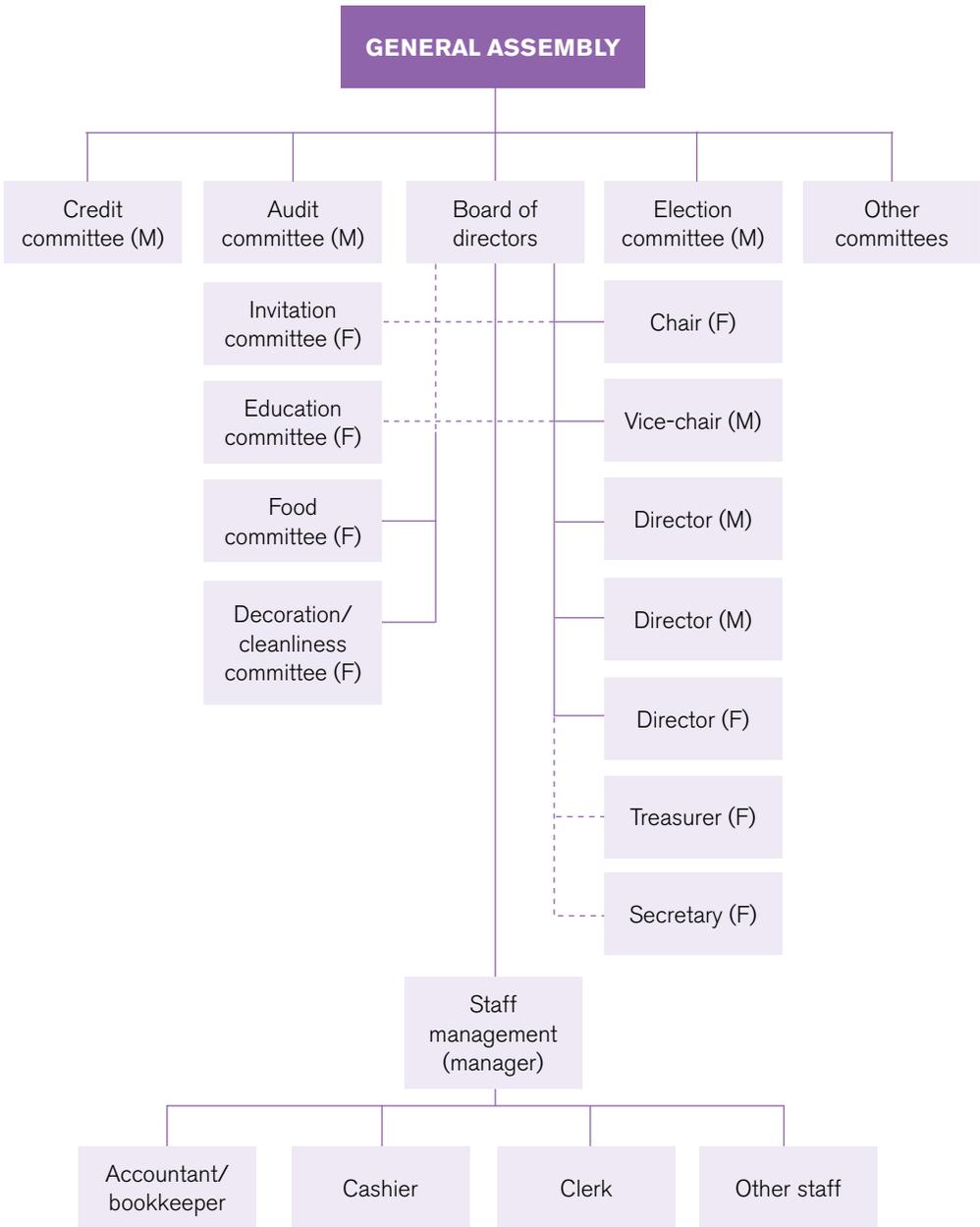
PAP-MPC supplies coffee at a premium price to local and international organisations, online retail stores, hotels and restaurants including JICA, ECHOstore, French Baker, Villa Margarita Hotel and Restaurant, and Universal Robina Corporation (URC), one of the biggest coffee processors in the Philippines. PAP-MPC sells civet coffee for PHP 4 000 (USD 76.92) per kilo and Robusta coffee for PHP 230 to PHP 270 (USD 4.42–5.19) per kilo. This is considered high as most farmers sell Robusta coffee to multinational corporations for only PHP 70 to PHP 100 (USD 1.35–1.92).

Located in a remote area, PAP-MPC Chair Sug-Elardo said the marketing consultant plays a 'very important' role in helping them find new markets in Luzon. Local and international NGOs also provide local and international market connections that help to make the cooperative's coffee enterprise sustainable (Sug-Elardo, 2018).

3.2.2 Organisational structure

The general assembly is the highest governing body in PAP-MPC as it values the voice of the majority on important issues, concerns and value propositions. Ibrahim Halun, one of the cooperatives' board directors, said 'everyone is involved in making decisions for the good of the community and the residents. This is the reason why we are united' (Halun, 2018). Kahiruddin S Mahmon, PAP-MPC Vice-Chair, explained that when they receive news or new business proposals, they immediately pass it on to members so they can decide on the matter as a cooperative (Mahmon, 2018a). This ensures the representation of men, women and youth in the decision-making process (Figure 3.3).

Figure 3.3 Organisational chart with gender-disaggregated data for the board of directors



Notes: M (Male) F (Female)

3.2.3 Generating resources

The cooperative began in 2008 as a group effort among families in Sitio Satan, Kandayok in Panamao, a fifth-class municipality in Sulu.¹⁰ Located in a remote area with unpaved roads and limited transportation, the *barangay* (a village, district or ward) had no electricity or water system, making it hard for families to generate a sustainable source of income. With a desire to improve their living conditions, families contributed about PHP 1 000 (USD 20) each to build their own water system. Through *bayanihan* (collective action), residents were able to set up a water system from the hills to the town in only 21 days. With the water system in place, the residents used the remaining PHP 20 000 (USD 385) from the cash pool to start a coffee enterprise. From the starting capital, the cooperative built PHP 15 million (USD 288 460) worth of assets. It generates around PHP 5 million (USD 96 153) annually. Seventy per cent of PAP-MPC's business profit is distributed as a patronage refund among members with a capital share while 30 per cent is used for the cooperative's operational expenses and other production costs.

Additionally, PAP-MPC Chair Sug-Elardo said some clients like PCBI's referrals adopt a 'buying forward' investment strategy, which allows the cooperative to use the advance payment for farm inputs such as fertiliser and other productive resources. This mechanism frees the cooperative from paying interest and collateral, which would be necessary when borrowing money from rural banks (Sug-Elardo, 2018).

3.2.4 Recognition in the market place

The unique value proposition of PAP-MPC's Sulu Royal Coffee is its cause – building peace, unity and economic stability in conflict-ridden Sulu. Guns and goons have long been associated with Muslim Mindanao but PAP-MPC is slowly replacing this reputation with the growing popularity of its coffee. The cooperative has offered a new way of living to a community mired in poverty due to decades of armed conflict. It has given rebels a better alternative to 'kidnap-for-ransom' as a money-making venture. Former rebels work with military men, Catholics with Muslims to improve the quality of coffee and people's standard of living. Coffee has served as an instrument toward unity amidst diversity. The story has drawn media attention and attracted diverse coffee buyers from retail stores, hotels, restaurants, cafes and a major coffee manufacturer.

¹⁰ Municipalities in the Philippines are divided into six different income classes (the first being the highest and the sixth the lowest) according to their average annual income during the previous four calendar years.

3.3 Institutions that enable collective action

3.3.1 Who represents the business?

According to Sug-Elardo, the cooperative's biggest asset is its connections (Sug-Elardo, 2018). Various membership-based organisations and networks have become instrumental in PAP-MPC's growth and coffee enterprise development. IWCA Philippines (IWCA-Ph) is one of the cooperative's biggest support networks. In 2009, IWCA-Ph reached out to PAP-MPC in Sulu despite the risks of going to a war-torn area. Pacita 'Chit' Juan, IWCA-Ph founder, conducted a Pick Red campaign. According to Goldweene Quetulio of IWCA-Ph, 'To this day, proper planting, processing, and harvesting are still applied, and no other coffee organisation has reached the shores of Sulu' (Quetulio, 2018).

The global IWCA network supporting women in coffee has chapters in 22 countries including Indonesia, Kenya, Ethiopia, Peru, and Guatemala. '[Our] mission is to empower women in the international coffee community to achieve meaningful and sustainable lives; and to encourage and recognise the participation of women in all aspects of the coffee industry' (Quetulio, 2018).

3.3.2 Resources and mechanisms to advance support

IWCA-Ph believes that education, continuous mentorship and provision of productive resources such as equipment are the interventions needed to boost the business of women in coffee. The local chapter has been active in training women in the coffee value chain, most especially the farmers. 'Our leaders and members have been to various places around the country to share their experience and expertise which include access to finance and market, processing, packaging, and even cupping' (Quetulio, 2018).

3.3.3 Promoting the recognition of women entrepreneurs

IWCA-Ph provides local coffee enterprises with linkages to speciality markets such as the Marriott hotel chain and ECHOstore, and international markets. It has been promoting Philippine coffee in international expos and events such as the recent ASEAN Coffee Federation's Thaifex show in Bangkok. IWCA aims to provide women with opportunities for economic independence by empowering them with the knowledge and monetary support that will help recognise women's role and participation throughout the coffee value chain.

To build awareness, IWCA-Ph has also been sharing gender and development policies through publications such as *The ultimate coffee guide: women in coffee* (PCBI, 2018) and social media channels.

3.3.4 Enhancing women's collective action

IWCA was born out of a shared interest of women from Costa Rica, Nicaragua and USA to 'improve all aspects of the coffee industry by empowering and connecting women' (IWCA). Since 2003, IWCA has been supporting a global network of organisations called IWCA Chapters. To help each chapter advance the goals of coffee-growing communities, IWCA developed the IWCA Chapter Formation Protocol to 'leverage the drive of individuals to accomplish greater impact through collective action' (IWCA).

In the Philippines, IWCA-Ph has been connecting women farmers to markets, and creating a network that would allow for women-to-women linkages and support to improve the various phases of the farm-to-cup chain. They have identified the following methods for success.

Engaging with entrepreneurship

Stories of successful entrepreneurs inspire women to venture into business. Through IWCA-Ph's strong media relations, they are able to spread the word about women in coffee and the potential for business success in the industry.

An example is how Imelda Ahalul-Dagus, a former Overseas Filipino Worker, realised her dream of establishing a coffee business in honour of the Tausug culture. Ahalul-Dagus who was in Oman at that time, read the article 'Sulu coffee culture is alive and brewing' in the national newspaper, the *Philippine Daily Inquirer*.¹¹ The story was about her father Pah Sali S Ahalul and his coffee shop. When he remarried, some of his children including Imelda went abroad. After reading the article, Imelda was inspired to return to her homeland. She contacted IWCA President Chit Juan, who helped her develop a concept for her coffee shop and find sources of roasted coffee beans.

Upgrading in the value chain

Coffee training and education are crucial to help women upgrade in the value chain. IWCA-Ph conducted Women in Coffee learning sessions in Davao, Butuan, Sagada and Sultan Kudarat to help them enhance their products and expand their market reach. Participants, composed primarily of women farmers and entrepreneurs, learnt practical and technical skills on observing the taste and aroma of brewed coffee, the needs of the market, and the importance of incorporating gender in organisation and business development. These are necessary knowledge and skills that allow women to add value to their products and expand their participation in the value chain.

¹¹ See Juan (2012).

Scaling up enterprises

Coffee capital construction and development along with capacity building of farmers and business shareholders are the first steps toward scaling up enterprises. In its 10 years of existence, the cooperative has not only boosted the coffee industry in Panamao but also developed systems and infrastructure that improved the community's welfare and made entrepreneurship viable and sustainable. They started by establishing a water system, building roads for better farm-to-market systems, and educating the people in the community through training, mentorship and scholarships. This strong foundation allowed the business to meet the quality and production demands of wider and larger markets. PAP-MPC's success is an example of how a holistic approach – from building the technical knowledge of farmers to investing in coffee equipment – has prepared the cooperative to meet quality standards and supply coffee to big players in the industry.

3.3.5 Challenges

In most rural communities in the Philippines, women are primarily responsible for childrearing and household chores. With an average of five children, women can only devote little time to income-generating activities. 'Women, especially those with young children, cannot work full time because family is their priority. And most of them bear children yearly' (Sug-Elardo, 2018). Apart from lack of knowledge on family planning methods, cultural norms dictate that women should stay at home and take care of their family's needs.

Due to gender stereotypes, the Philippine coffee industry is still male-dominated despite efforts to increase women's participation across the value chain. Women's roles in coffee enterprises are often limited to harvesting cherries and sorting coffee beans because of their nimble fingers. More men are engaged in sales and marketing: the phases of the value chain that involve more money. In most family-owned coffee businesses, the male usually runs the operations and decides where the money should be invested in.

IWCA's training sessions and Women in Coffee seminars aim to enlighten rural women about the possibility of generating their own income, running their own business, and improving the lives of their children. By reaching out to rural communities and teaching them how to plant, process, and package their coffee better, IWCA aims to empower women to venture into the various phases of the value chain and grow their own businesses. The seminars include cupping sessions that teach women farmers and entrepreneurs to objectively evaluate coffee and learn ways to improve the quality of their coffee and achieve specialty grade. Women in Coffee aims to change women's mind-sets and strengthen their skills in product development, sales and marketing. Additionally, PAP-MPC shows to women that they can go beyond their household roles and contribute to community development. Women participants are chosen based on their willingness to learn and improve their craft (Sug-Elardo, 2018).

Men are also invited to join these seminars. It is important to engage men to achieve gender equality and promote women's empowerment in the coffee industry. Through these seminars, men are able to learn how businesses can leverage on women's skills and innate abilities such as engaging buyers. Not surprisingly, women have their special way of convincing people to buy their products. Most men would usually end their sales pitch when potential buyers say 'no'. Women, on the other hand, are very persistent and will not take 'no' for an answer (Sug-Elardo, 2018). When men begin to understand the value of women in business, they help alleviate women's burdens by assisting in household chores and childrearing. PAP-MPC also put up a daycare centre, where women can leave their children when they need to concentrate on work.

The Women in Coffee seminars and training sessions aim to lay the foundation toward increasing women's participation across the coffee value chain. Women learn from successful women entrepreneurs and female farmers, who serve as models on how to run coffee enterprises. However, more work needs to be done to ensure that women's enterprises thrive – continuous mentorship, financial assistance, and technical support.

3.4 Household and community dynamics

3.4.1 How entrepreneurship impacts household and community dynamics

Being part of PAP-MPC has broadened women's horizons. In the remote village of Kandayok in Panamao, Sulu, women struggled to find reliable sources of income due to limited livelihood opportunities and poor education. The cooperative's coffee enterprise gave equal economic and educational opportunities to all women in the community regardless of their educational background. The additional income allowed them to venture into multiple businesses and send their children to school. Through seminars and training events, they were able to visit new places for the first time and learn new skills to further improve their livelihoods.

3.4.2 Honing business skills and creating new sources of income

Muranda Mahmon, 45, did not receive any formal education but knowing how to count was enough for her to become PAP-MPC's treasurer. 'Before joining the cooperative, I did not have any source of income. It was the first time for me to have my own source of income. Here, we also learnt how to do business' (Mahmon, 2018b).

Through PAP-MPC, Muranda was able to attend seminars that honed her business skills and allowed her to establish other income-generating activities such as coconut farming, animal husbandry and a garment business. Muranda sews dresses and sells them in the

community. Muranda said her husband, who has been supportive of her garment business, helps her with household chores so she can manage her multiple income streams. Muranda takes pride in her creations and the community has recognised her as the go-to seamstress.

Another source of pride is her eldest son, who was able to graduate from college and is now working in Cotabato. It was through her frugal practices and the additional productive resources she gained as a member of PAP-MPC that she and her husband managed to send their two sons to school. 'We would allocate a bigger budget for children's education than food when they were still studying [...] At that time, I always made sure to set aside money for school!'

3.4.3 Culture of cooperation

For Jurmiya Sadidul, PAP-MPC allowed her to experience many firsts. Jurmiya travelled to different places like Davao and General Santos for the first time to represent the cooperative in coffee-farming seminars and agricultural training.

Jurmiya manages PAP-MPC's coffee-processing centre with her husband. Aside from the coffee enterprise, Jurmiya is also known in for her cooking skills as she also provides food services when there are events in the community. The cooperative also gave Jurmiya her first paycheque, which changed her household dynamics. According to Jurmiya,

[Before joining PAP-MPC], when my husband was farming, I stayed at home to do the household chores, take care of our children, and accompany them to school. Today, we talk about how we can help each other in making our lives better. We help each other in coffee production (Sadidul, 2018).

Through coffee, her daughter Nurulin, 19, graduated with a degree in hotel and restaurant management at the Immaculate Conception Archdiocesan School in Zamboanga City. Nurulin, the second of four children, helps the family in managing the coffee business. 'I am striving so my younger siblings can also finish their studies,' she said. 'I hope the community continues to work together so we can further improve the coffee production and make the business grow.' Nurulin noted that one of the good things about their community is the culture of cooperation, whereby people help each other without expecting anything in return.

Indeed, the support of the family, particularly husbands, and the importance that the community gives to women's contributions are two of the important elements that have made the women-led coffee enterprise of PAP-MPC thrive.

3.5 Conclusions

What makes PAP-MPC a successful business model is how it recognises the contributions and values the voice of each member, regardless of age, gender, ethnicity, religion or history. Former rebels unite with military men. Women have found a platform to exercise agency and showcase their ingenuity. Partner NGOs, women's networks, government agencies, LGUs and the private sector were instrumental in changing attitudes and actions toward the role of women in a male-dominated coffee industry and patriarchal society. However, it was the community's shared vision of peace and economic stability that roused PAP-MPC to push boundaries.

The country's gender policies complemented by the mandatory GAD funds create favourable conditions to enable women to access business opportunities. However, the gender gap on land certification and patents need to be addressed. Building women's awareness on GAD policies, sensitisation programmes, training, and continuous education will help empower women to exercise their rights and access productive resources for sustainable livelihoods. Support networks, as seen in PAP-MPC's experience, enable women's collective action through the exchange of ideas, sharing of success stories, and linkages that allow for direct sales transactions with diverse markets.



Members of KANBAOCU sorting dried baobab fruit that has been split open to extract the dry pulp
© ORGIIS Ghana



4

Advancing for women's entrepreneurship in Ghana: the Kassena- Nankana Baobab Cooperative Union (KANBAOCU)

by Emmanuella Sulemana and Julius Awaregya

In Ghana, the Kassena Nankana-Baobab Cooperative Union (KANBAOCU) supported by the Ghanaian NGO Organisation for Indigenous Initiatives and Sustainability Ghana (ORGIIS) works primarily in baobab and shea nut value chains. Women traditionally have limited access to land. But now, women entrepreneurs are showing that women's economic empowerment is making a significant contribution not only to the women themselves, but to society at large. Due to their success, KANBAOCU members pay a significant amount in tax – a benefit which has not gone unnoticed by district authorities – while engaging with local leaders, district assemblies and regional state ministries has improved recognition and support.

4.1 The context of gender equality and women's entrepreneurship in Ghana

4.1.1 Women's participation and status in the labour force

In Ghana, women represent an estimated 72 per cent of the active labour population (over 15 years) and 38 per cent of agriculture, forestry and fishery workers (World Bank; FAO, 2018c). Women make up the majority of the 92 per cent of workers in the informal economy (FAO and ECOWAS Commission, 2018). World Bank statistics from 2017 show that 76 per cent of the Ghanaian active female population is engaged in vulnerable employment, meaning unpaid family work (World Bank).

Self-employment through enterprise, and in particular within the informal economy, is an important strategy for women in Ghana to meet income needs. An estimated 46 per cent of businesses in Ghana are owned by women, which is among the highest in the world.¹² Women entrepreneurs and their MSMEs are recognised as a driving force in the economy (FAO, 2018b). However, entrepreneurship is often taken up based on necessity and as a strategy to reduce poverty, not because of favourable conditions and opportunity (Mastercard, 2018).

Women entrepreneurs and informal workers in Ghana operate in an environment characterised by high risk and vulnerability. Overall, Ghana trails behind other countries in terms of gender equality and empowerment. The Gender Inequality Index (GII), which allows for cross-country comparisons in inequality in achievement between women and men in reproductive health, empowerment and the labour market puts Ghana in 131st place out of 160 countries (UNDP, 2018).

¹² Based on an assessment of 163 million women entrepreneurs in 74 countries for the MasterCard Index of Women Entrepreneurs (Mastercard, 2018).

4.1.2 Recognition of gender-equality issues

Since the 1970s, the government of Ghana has made numerous efforts to incorporate gender issues into its governance framework. After the first United Nations conference on women in 1975, the National Council on Women and Development (NCWD) was established. Some twenty years later in 1995, the NCWD became part of the Office of the President and operated with linkages to relevant government ministries, departments and agencies. As part of this process, gender desk offices (GDOs) were set up in all government agencies to handle all gender equality and women's empowerment issues. The purpose of the GDOs was to ensure gender concerns were incorporated into sector policies, plans, programmes and projects. By 2001 the NCWD had achieved ministry status and become the Ministry for Women and Children's Affairs (MOWAC), which in 2013 was further expanded to the Ministry of Gender, Children and Social Protection (MoGCSP). Gradually, gender equality and women's empowerment have become mainstreamed within public policy together with social protection and welfare (FAO, 2018b).

The main legal texts for gender issues and in the forestry and agriculture sectors include:

- National Gender Policy, developed by MoGCSP to facilitate gender mainstreaming.
- Affirmative Action Policy 1998, which provides for a 40 per cent quota of women's representation on all government and public boards, commissions, councils, committees and official bodies, including cabinet and the council of state.
- Gender and Agricultural Development Strategy (GADS) developed by the Ministry of Food and Agriculture (MOFA) to support its gender-mainstreaming processes. This is consistent with the National Gender Policy and the Medium-Term Agriculture Sector Investment Plan (METASIP).

However, the question that remains is the extent to which this governance set-up has been facilitated to work in practice.

4.1.3 Representation within decision-making structures

Despite affirmative action to increase women's representation in public office this is yet to be reflected in the actual number of positions held by women. In 2013 the number of female ministers was at 22 per cent; women represented 10 per cent of members of parliament, and 8 per cent of the number of elected women at the district assemblies (DA) (NDPCG, 2015). Within traditional governance institutions, efforts have been made to reinstate the active participation of queen mothers¹³ in traditional councils and houses of chiefs (FAO, 2018b). However, this is only relevant in parts of the country where there is a tradition of queen mothers.

¹³ Queen mothers are traditional female leaders who used to be an important part of the pre-colonial governance system in Ghana. In areas of Ghana where the Akan culture is prominent, each town has a chief and a queen mother who rule alongside the modern political system.

4.1.4 Resource allocation

MoGCSP has a clear mandate to ensure gender is mainstreamed within all government bodies and sector policies. However, it does not have a specific budget earmarked from the national budget to do so but relies substantially on donor funds, which can be both ad hoc and short term – significantly limiting its ability to have impact (FAO, 2018b). An overview of the gender-equality achievements of METASIP revealed a number of constraints related to the systematic collection of data, and monitoring and analysis of the situation of women and men, making it difficult to appreciate inequities or formulate policy responses (FAO, 2018b). Overall, lack of capacity, resources and political will within different levels of public administration are holding back progress on tackling gender inequalities in the country. High-value agriculture value chains continue to be prioritised for policy and budgetary support – but these are male-dominated sectors where women are poorly integrated. Many of these challenges are rooted in the way land and natural resources are traditionally governed according to specific gender roles, which are also linked to marriage and family customs.

4.2 Women's access to land and resources in northern Ghana

In Ghana, men and husbands are the custodians of land. To a large extent, women in Ghana, except for queen mothers, may have limited access to land resources and productive assets (such as livestock or trees). However, they do not have land rights or control land in any form, nor have the power to release or retrieve agricultural farmland.

In the case study area where the KANBAOCU and its member cooperatives are located, women's access to land is governed by patrilineal inheritance.¹⁴ Upon marriage, a parcel of land is apportioned to the new wife, usually 2–3 *yika* (acres) for food production and household needs. Because farmland is principally seen as resource for women and their children, a woman has intractable access to it even if her husband dies. But apart from land for farming, women do not acquire or own landed properties, though in growing peri-urban areas, women can purchase or lease land for non-agricultural purposes. A wife's land holdings may increase where farmland is in abundance. However, it may also be reduced if several wives have to share.

Among the indigenous rural communities of the Kassena ethnic group of northern Ghana where KANBAOCU operates, polygamy is prevalent yet divorce is forbidden and non-existent. Women are 'married for life' and have lifelong access to land, assets, resources, friends, groups and enterprises.

¹⁴In Ghana, there are two types of inheritance: matrilineal and patrilineal. With the matrilineal inheritance system, husbands relocate to their wives' homes. Among the patrilineal-adherent tribes of northern Ghana, newly married wives relocate to their husband's home.

4.3 About KANBAOCU

4.3.1 Nature of the business, initiation and start-up

KANBAOCU is a locally controlled forest products cooperative union that works in baobab and shea nut value chains. The union also works with honey, beeswax and sesame value chains but these are not its main focus. It is located in seven districts of the Upper East Region of the Republic of Ghana. The cooperative union was established in 2010 and operates in community, district and international markets. The union includes 42 registered cooperative societies, working with 173 group enterprises composed of 12 376 women and 485 men. KANBAOCU is supported by ORGIIS, an NGO in Ghana. The operational areas of KANBAOCU's women's baobab cooperatives are presented in Table 4.1.

Table 4.1 Locations of KANBAOCU women's baobab cooperatives

Districts	Location	No. of women's group enterprises
Kassena Nankana Municipal	Savio Women's Baobab Cooperative	35
Kassena Nankana West District	Navrongo Women's Baobab Cooperative	22
	Batui Women's Baobab Cooperative	12
Kassena Nankana West District	Avong Women's Baobab Cooperative	11
	Chiana Women's Baobab Cooperative	34
Bongo District	Kayoro Women's Baobab Cooperative	12
	Nakong Women's Baobab Cooperative	5
	Kologo Women's Baobab Cooperative	17
Bongo District	Mirigu Women's Baobab Cooperative	18
Talensi Nabdam District	Shiega Women's Baobab Cooperative	7
	Total	173

The business main activities are the collection, production, processing and marketing of baobab products (baobab powder, oil, fibre and husks) and shea products (shea nuts and shea butter). KANBAOCU then markets the finished products through ORGIIS and its partners at the district and regional levels. The cooperative union does not operate at national or international levels. That is done by ORGIIS and its national-level partners Savannah Fruits Company (shea nut value chain) and for export Aduna UK Limited (which works ORGIIS to support small-scale producers, mainly women and youth, in the baobab value chain of northern Ghana) (see also Figure 4.1).

4.3.2 Strong governance and shared values from the bottom up

KANBAOCU's organisational structure

KANBAOCU is the main umbrella body under which its baobab and shea nut value chains operate. All direct actors in the baobab value chain are locally controlled businesses. At the apex is KANBAOCU. Then there are 10 zonal cooperative societies (Figure 4.1) and finally the women's baobab cooperatives. Each cooperative is composed of a varying number of women's group enterprises. The cooperatives are registered under the Ghana Cooperative Law and grouped and registered as a federation (cooperative union). The natural organisation and structure of the women's groups are governed by the social and ethnic norms, rules and regulations of the Kassena, Nankana and Frafra tribes.

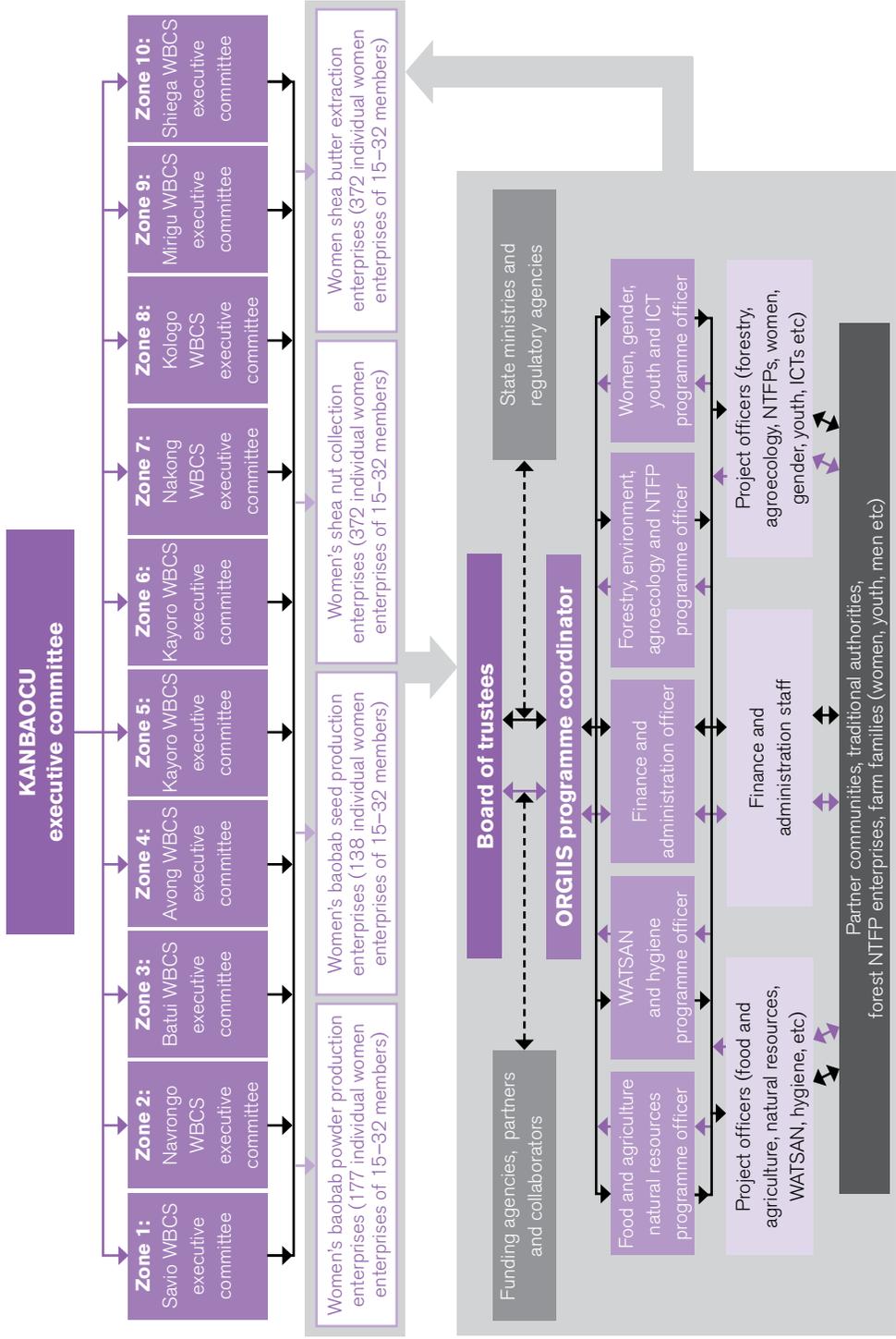
Decision-making structures and collective action

Decision-making and collective action is the same at group and cooperative levels as at apex level. Depending on needs and contexts, issues vary from group to group or from cooperative to cooperative. At group level, decisions and actions are taken on issues and needs that can be managed by the group, such as meeting days, communal labour, baobab marketing days, or solidarity visits to sick or bereaved members. Rules are also established during group meetings. At cooperative level, collective decisions and actions are made by the general assembly so that regulations, roles and byelaws are adhered to by each group in each zonal cooperative (see Figure 4.2).



Women shea nut collectors and processors in the Tele-Bere region, northern Ghana
© Tele-Bere VSL Association

Figure 4.2 Organogram of ORGIIS and KANBAOCU



At the apex level, KANBOACU has a simple three-tier horizontal leadership and management structure. It has a 15-member board with 15 women chairpersons, supported by 10 male secretaries drawn from its 10 zonal cooperative societies.¹⁵ Mobilisation, organising and collective action is discussed, planned and communicated by the apex body to its 10 zonal cooperative societies, who in turn communicate and mobilise their respective member groups.

KANBAOCU supports organisation and collective action among its cooperatives in group meetings, where issues are presented by cooperative leaders (chairpersons, secretaries, treasurers and organisers), and a visiting team from KANBAOCU and ORGIIS helps to clarify issues before decisions are made. Decision-making at all levels (apex, cooperative and group level) is first by consensus, and when needed, votes are cast. This high level of unity and solidarity ensures there are no winners or losers in decision-making, with an understanding that their union (KANBAOCU) is always the winner.

Origin of KANBAOCU's value proposition

Initially, KANBAOCU was supported by ORGIIS to decide on exactly what values they wanted to see their union to propose to its markets. ORGIIS Ghana also organised trainings for cooperative members in analysing the market and value chain operations in agricultural and NTFP sectors. Consequently, KANBAOCU's value proposition addresses its four core business values:

- to produce and process high-quality baobab and shea nut products;
- to supply year-round products and related services to its clients;
- to offer its clients competitive prices and a dependable supply; and
- to work closely with its networks, facilitators and funding agencies.

4.3.3 Resource use, generation and benefit sharing

Traditional gender roles and access to natural resources

Baobab (*Adansonia spp*) and shea nuts (*Vitellaria spp*) are the principal inputs into the women's enterprises. By cultural arrangements and customs, all NTFPs are owned by chiefs and leaders. Access to raw materials must be authorised by these authorities before any harvesting can begin. Access also follows traditional gender-governed laws and practices. Forest products such as baobab and shea nuts are considered to be 'female' NTFPs. Women are allowed to access, harvest and 'own' the baobab pods and shea nuts whereas men are primarily concerned with harvesting locust-bean pods, which are later processed by women for food and income. The income generated from baobab

¹⁵ Secretaries are usually sons or male relatives of KANBAOCU members. They keep records of meetings and financial transactions. They participate in meetings but have no voting rights or membership powers.

and shea nut products is considered the property of women, either to feed their families or be used in their enterprises.

- Baobab products are marketed for commercial purposes but also used at household level. Baobab pods are harvested by women in the dry season (between November and January) usually with the aid of their husbands or male children and dependants. The harvested pods are split open and the dry pulp is extracted. It is then beaten to release the powder, leaving the seeds/kernels and fibre. Baobab powder can be consumed in drinks, soups and sauces while the kernels can be processed into oil. The waste product is used to feed livestock or as fuel.
- Harvesting shea nuts by women is done either individually or communally. The shea nuts are then processed (boiling, curing and drying) to obtain the kernels which are then marketed. Shea nut products are usually either an unrefined saturated butter or shea oil, using an oil press to produce commercially marketed high-quality partly unsaturated oil. The waste product is used to feed livestock or as fuel.

The cooperative union works at community level in the production and processing stages. After harvesting, bulk stocks of baobab are then stored in the raw form (baobab pods) and processed only when needed. This allows active powder extraction operations into the year until June, while baobab oil extraction continues until September/October, to meet the new baobab harvesting season. Shea nuts are harvested from June until September and the dried kernels stored. Oil extraction is the only operation, performed until the new shea nut harvest season in January/February to April/May.

Membership contributions and benefit-sharing arrangements

KANBAOCU's shareholder structure is based on membership contributions (one-time registration fees, monthly dues, weekly VSLA savings, and levies when determined appropriate by the respective cooperative). Members can also buy shares according to Ghana's cooperative regulations. Regulations and terms of memberships are clearly explained to avoid misunderstandings and grievances. Members receive benefits in the form of income generated and access to 'soft' loans, as well as the strong solidarity they enjoy with their cooperatives.

KANBAOCU mainly uses its own savings as equity to start up new enterprises. Each cooperative runs a VSLA to undertake weekly savings of at least GHS 10.00 (USD 2.00) at a value of GHS 5.00 (or USD 1.00) per share over 52 weeks, generating GHS 520.00 (USD 104.00) per annum. Out of the GHS 520.00 mobilised per group member, GHS 20.00 (3.85 per cent) is paid to KANBAOCU for office administration and management.

The remaining GHS 500.00 (96.15 per cent) is set aside for loans for members in good standing (active paying members with a savings track record). These 'soft' loans are to

support members, for example during times of ill health or bereavement or to cover school fees. ORGIS encourages the women, their cooperative enterprises, and KANBAOCU to avoid entering into other loan arrangements that may saddle them with debts if not properly managed. There is a service fee of GHS 10.00 per every GHS 100.00 borrowed per month. This arrangement allows members' VSLA savings to be used solely for business enterprise purposes.

The savings made by the cooperatives are collectively owned. No dividends are shared at the end of the annual savings cycle. The money mobilised from VSLA savings is used to purchase and stockpile raw materials. The women's enterprises collate the baobab and shea nut raw materials they harvest into bulk. What is not used for household purposes is sold to KANBAOCU, which stocks the raw materials for use by its cooperatives and their group members. Price margins are established by the apex body when the cooperatives and groups need raw materials for their processing activities. The bulked stocks serve as business 'loans'. No direct cash loans are given to purchase baobab and shea nuts. Where required, members can access cash loans for small items of equipment used for processing operations or for business purposes but outside the baobab and shea nut value chains.



Shea nuts being processed into butter to be sold to the Savannah Fruits Company in Tamale
© Sophie Grouwels

4.3.4 Recognition and differentiation

Market segments

The baobab powder sub-value chain serves the local confectionery and pastries markets (at community, district and national levels) and Aduna UK Limited (international level). Baobab oil is sold to small cosmetic businesses at district and national levels: Ghana Nuts, Olam Oils & Nuts (a subsidiary of Olam International) and Bosbel Vegetable Oil Mills Limited. The baobab oil export market is emerging but not yet significant, unlike baobab powder and its derivatives. For each of its target markets, KANBAOCU offers the same value propositions to its customers: reliable year-round supply, excellent service, value for money and effective partnerships and collaboration.

KANBAOCU is well established at community, district and regional/provincial levels, serving four principal market segments: baobab powder, baobab seed/kernel, shea nut and shea butter. With high-quality products, reliable supply, efficient competitive pricing and strong effective networking, KANBAOCU has entrenched itself at its three levels of operations. With support from ORGIIS Ghana, which functions both as a technical capacity-building and market-linking partner, KANBAOCU is well recognised in the market as reliable, dependable and competitive. KANBAOCU participates in local community and district-level trade exhibitions such as organic fair-trade outlets.

At community level, KANBAOCU sells baobab powder to local manufacturers of baobab drinks and syrups to families, households and schools. At district level and among educated elite populations, and through ORGIIS's extensive networks, KANBAOCU sells top-quality, well-preserved baobab powder to individuals, confectioneries and syrup manufacturers at competitive prices. This is possible because KANBAOCU controls nearly 100 per cent of the supply chain at community level from where the baobab pods are sourced. It is virtually impossible for outsiders to intervene with this supply chain and buy from the baobab-endemic communities of Upper East Region of Ghana. In the near future, KANBAOCU intends to further scale up and expand its business to incorporate all baobab producers in Upper West Region and baobab-endemic districts of Northern Region of Ghana.

For the shea nut value chain, KANBAOCU is seeking to expand its current capacity (estimated at 30 per cent of the market share) to 60 per cent in the Upper East Region through its extensive networks of cooperatives working with ORGIIS and its team of development partners. Because its main focus has been on the baobab value chain, it only entered the shea nut value chain in 2014 and so this part of the business still has development and growth potential.

Strategies and methods for recognition

Since 2016, KANBAOCU has edged into the regional arena where it sends its representatives to participate in some key international day celebrations (on women, health, education and youth etc). This has won the hearts of the general public, particularly the radio media houses. During such celebrations, KANBAOCU and ORGIIS have a display stand, from which different exhibits are displayed. These include flyers, brochures and samples of an array of baobab products (pulp, powder, drinks, syrup, concentrates, oil, press waste, fibre and husks). Its baobab products receive attention from the crowds who participate in such events. Through ORGIIS's networks, KANBAOCU also participates in advocacy campaigns for fair trade, export trade fairs and other key development issues linked to the business.

4.4 Institutions that enable collective action

4.4.1 Networks and alliances

The KANBAOCU business and its owners are represented at three different levels by a mix of NGOs, shea and baobab-specific networks and alliances, and through affiliations with other apex producer organisations. At community level, KANBAOCU represents its member cooperatives who rely on it for contacts, inputs, marketing and general information about new opportunities. ORGIIS is an important partner for engaging with both market and government actors at district and regional level. However, KANBAOCU's cooperative members also engage at these levels to some extent through its affiliations with other apex bodies such as the Shea Network Ghana, the Ghana National Sesame Business Farmers' Association, Ghana Rice Growers and Processors Union (under the Ghana Rice Interprofessional Body or GRIB), and the Vegetable Producers and Exporters Association of Ghana.

As an emerging cooperative union, KANBAOCU is not yet by itself engaged in national-level policy processes. However, it is affiliated to several networks and alliances representing its two main value chains, baobab and shea, which provide important sector-level representation at regional, national and even international levels. For example, KANBAOCU is actively engaged in a nascent national baobab umbrella body, initiated by local businesses active in the baobab value chain in the main production regions (the Upper West, Upper East, Northern, Eastern and Volta regions). For the shea nut value chain, KANBAOCU is affiliated to several representative bodies in a well-integrated network at district, national and global levels. These include the Ghanaian shea producer, processor and marketer associations, the Ghana Shea Exporters Union, and shea value chain facilitators such as the Shea Network of Ghana.

These organisations are all active in influencing policy processes. They create favourable conditions by organising actors in the value chain and interact directly with the state-run national Ghana Shea Board, the Ghana Export Promotion Council and the Ghana Export Development and Agricultural Investment Fund. For example, they have managed to organise actors to commit to national shea floor pricing mechanisms and shea sustainability initiatives, reducing risk and improving quality of the produce. They also provide important linking functions for members to access investment and financial support. The Global Shea Alliance also engages at the national level but its main focus is on advocacy and networking at a global level.

Additional support and resources are also channelled through KANBAOCU's longstanding partnership with ORGIIS, which continues to provide valuable technical and financial resources for skills training and capacity development workshops. For example, ORGIIS arranges for marketing to Aduna UK Limited and to Savannah Fruits Company. It provides coaching and mentoring to the executives of KANBAOCU and its member-cooperative societies, including linking them to technical and financial experts, to deepen KANBAOCU's leadership and management skills and build a strong, sustainable cooperative union. The introduction of telecommunications and the use of social media has proven effective in encouraging both greater financial inclusion and networking across different geographies and actors. ORGIIS also helps facilitate KANBAOCU's engagements and partnerships with other women intermediaries so that they have the needed space to learn and build business capabilities through partnerships with NGOs and women's organisations.

In terms of promoting an overall better understanding of women's roles in value chains and as entrepreneurs in these key spaces, both KANBAOCU and ORGIIS continue to play an important role at the community level. There is a strong sense of collective action, partly because of existing traditional systems and customs, but also because of the ongoing effort to strengthen the benefits of collective action. The union provides trainings and practical experiences in leadership and management but also facilitates collective savings that provide a vital source for working capital and other operational resources. Savings are used to create other social services for the members that further strengthens local cohesion and incentives to be part of the cooperative business. Within this context the women entrepreneurs themselves are in a unique position to rally the support of members within their communities.

4.4.2 Strategies and methods: mobilising critical mass

Prevailing conditions regarding the absence of a properly mobilised force have continued to relegate women farmers to limited economic opportunities in the ORGIIS target districts as in all rural communities in Ghana. Women farmers have had limited recognition, inadequate representation, and have lacked the skills and capacities to access resources for their enterprises. Since 2012, these constraints compelled ORGIIS

to mobilise its scattered women's groups and train and support them to form cooperative societies. After four years of active mobilisation and organisation, KANBAOCU was established. The transformations evident in the women and their enterprises have paved the way for sustainable change.

The strategies used by ORGIIS to mobilise a critical mass of its target women entrepreneurs were centred at household, community and district levels. The focus was on aligning the women's group activities to a value chain approach, building a platform for women's cooperatives, and establishing KANBAOCU as an umbrella organisation for its member-cooperative societies.

After establishing women's value chain enterprises, ORGIIS engaged them as its partners in entrepreneurship. For the fast-developing women's enterprises, ORGIIS continued to upgrade their collective enterprises in the target value chains and scale-up their enterprises. The focus was on baobab, shea and sesame value chains while still encouraging its women's cooperatives to expand production in crop and livestock value chains. At community and district levels, several strategies and approaches have contributed to success.



Processing of shea nuts in one of the Tele-Bere cooperatives, a member of KANBAOCU
© Mark Kebo Apkaribo Tele-Bere VSL Association

Cultivating a deep commitment to collective action

This involves key actors in the three district assemblies and regional-level state ministries. The aim was to reduce biases towards women's economic empowerment. This commitment is shown when women entrepreneurs and their associations and networks are encouraged to 'walk the path' together. By promoting and supporting other stakeholders (such as chiefs, religious bodies and businesses etc) key actors enhance their recognition of the tremendous potential that can be harnessed through women's solidarity groups, networks and alliances. Through collaborative action, the KANBAOCU women and their enterprises have been able to grow and establish themselves.

Gathering community support

This includes for example garnering support from business owners, chiefs, opinion leaders, menfolk, churches and mosques to reinforce a collective understanding. The KANBAOCU entrepreneurs now have a unique position that enables them to rally the support of their communities. These strategies were applied by showing respect and delivering tangible results to community members, which in turn enabled them to better appreciate the value of women's economic empowerment and their contribution to household incomes, food security and entrepreneurship at community and district/regional levels.

Making markets work better for women

This involves supporting them to graduate from working at an individual/household level to emerging and viable businesses (with KANBAOCU, women graduated to working with the cooperative outside of the household). It also involves designing social infrastructure (telephone networks – voice calls, text messages, Whatsapp etc) and financial inclusion programmes developed with the support of ORGIIS, such as village savings and loans schemes and agri-finance projects funded by organisations such as the Department for International Development/UKaid, United States Agency for International Development (USAID), Canadian International Development Agency (CIDA) or through local banks. These strategies have been useful because they provide the needed impetus for the KANBAOCU women to benefit from their emerging enterprises.

Improving conditions of employment for women in the care economy

The care economy includes for example healthcare, home care and school care to cater for their children and elderly. Working as a cooperative member has helped to free up 30 per cent more time for women entrepreneurs to progress higher and forward in their businesses. They can now process 60 per cent more baobab and shea nuts than before.

4.5 Entrepreneurship dynamics

This section draws on research done by ORGIIS. Information and data-collection sessions were conducted at community, district and national levels. At community level, focus group discussions were organised with the participation of 230 discussants drawn from 10 KANBAOCU cooperatives in three districts. Key informant interviews were also conducted with the involvement of 2–5 district officers from the ministries of forestry, land resources, agriculture and rural development. Online searches were conducted to access relevant national-level information.

4.5.1 Dynamics and divisions of labour at the household level

The KANBAOCU members are drawn from three ethnic groups governed by a patrilineal inheritance system. Women (married or single) are responsible for the upkeep of their families in terms of household chores (such as cooking, cleaning, washing, child care), producing food from their farms, raising livestock (such as sheep, goats and poultry) as well as managing natural resources and harvesting tree fruits. Before the creation of KANBAOCU and its year-round supply of raw materials to its members, during the dry season (when no crop cultivation is done) women were previously engaged in small occasional income-generating activities such as processing and selling crops (such as maize, rice, groundnut, soybean) and marketing. Since 2012, in addition to their annual household crop-farming activities women now engage in processing and marketing baobab, shea nut, moringa and honey/beeswax on a regular basis (weekly, monthly and quarterly).

Before they were mobilised and trained by ORGIIS, the women were living with severe deprivation and poverty. Their livelihoods were unreliable and unsuitable. They were malnourished and faced high child and maternal mortality rates. Traditionally, after family food reserves run out some 4–6 months after the harvesting season, it is the women who are responsible for caring for their children, dependants and husbands. These women were unable to generate surplus earnings to save for emergencies and other obligations (health, education, clothing). They knew nothing of and were not involved in savings and loans activities. And the emotional stress at home frequently led to arguments with their husbands and consequently domestic violence.

Now, KANBAOCU members engage in savings and loans activities to mobilise funds for their enterprises. They have also been trained in packaging and marketing baobab and shea nut products (alongside other farm products). The women explained that since the inception of KANBAOCU in 2012, their workload has increased greatly. However, all have said they are happy that they can comfortably provide for their families without the emotional stress that comes with poverty. Unlike non-members, KANBAOCU members are now able to shift effectively between their household chores and enterprise activities.

They report that they are now benefiting from better relations with their husbands, who support their wives at home and in their enterprise activities. The men are proud of the income-earning capacities of their wives: financially endowed households are more respected by other community members.

With an increasing number of husbands and menfolk eager to support women's enterprises, KANBAOCU members say they now play a stronger role in housekeeping and family management at household and community levels. About 30 per cent report that women have also had to shoulder some of the responsibilities of their husbands (such as ensuring food security or meeting financial obligations). KANBAOCU members also say that for their non-member counterparts, the situation remains dire. These women have no option but to remain at home and work harder to fend for their families because traditionally women would never dream of leaving their husbands. They are told by their mothers that 'only weak women fail their families and want divorce'.

4.5.2 Roles and responsibilities in external engagement

Before KANBAOCU's members were mobilised and empowered, they were unable to engage actively in income-generating activities at their household level, let alone participate at district and regional/provincial levels in production, processing and marketing. The only forest product they knew of and had access to was the shea nut, which they sold for household uses. Lacking the capacity to improve their economic situation (even where they had heard of economic development interventions by NGOs) there was no space or voice for these women.

Becoming members of KANBAOCU has changed that. During focus group discussions, the women revealed that almost all (95 per cent) find they can now better perform their roles and responsibilities at home. Their lives have been transformed by their cooperative businesses. They are now able to generate the cash resources to meet their financial obligations and hope to continue to build their enterprises and further increase their financial sustainability.

In terms of external engagements, 60 per cent of leaders of KANBAOCU member-cooperative societies are now able to engage actively with businesses at district and regional/provincial levels, with support of ORGIIS. The women explained that their leaders are now better trained. Money from VSLA savings enable them to travel and participate in events (workshops, exhibitions, trade fairs and other national/international days of interest to them). They can engage with development agencies to access funding resources in addition to their own funds from VSLA savings to construct processing facilities. And inter-cooperative solidarity provides additional support, such as labour, finances and logistics, allowing local contributions to different projects they have implemented. They have been trained in proper recordkeeping, with literate members serving as secretaries

in their cooperative societies. As part of their training, they now have a visitor book to document activities of external agencies who visit them.

The KANBAOCU women's cooperative members say that solidarity and commitment have also improved. By participating in meetings at their cooperative level and at KANBAOCU level, most members say that they are now more aware of each other's needs and problems and are better able to provide support to members at household and community levels. At KANBAOCU level, more than 80 per cent indicated that being a member of the cooperative union has connected them with women from other communities. They now participate in social functions and events in support of their fellow cooperative members.

4.5.3 Increased sense of belonging and recognition as entrepreneurs and economic providers

In a series of focus group discussions, nearly all of the KANBAOCU members (95 per cent) responded that they now enjoy greater recognition as entrepreneurs and economic providers by their husbands and male counterparts. More than a third said they are recognised as very important to the financial and family welfare of their communities. They are also increasingly recognised by local authorities for their contributions to the economy.

District authorities reported that they see the KANBAOCU members as key and important economic providers, contributing to economic development and household and community harmony – even having an impact on district security. The growing level of income tax paid by KANBAOCU and its cooperative societies has also brought the cooperative union to the attention of the district revenue offices and district assemblies. KANBAOCU operations generate an average monthly tax of about GHS 27 000 (equivalent to USD 6 000).

4.5.4 Resources and relationships

Division of labour (household and enterprise levels)

At household level, all of the women (100 per cent) said that women and men play different roles based on cultural arrangements. In terms of the division of labour, they also explained that nothing has changed. Although it is now evident to men that women perform more tasks than the men themselves do, less than three out of 10 men offer any support to women particularly in their traditional roles as wives and mothers.

Women are responsible for crop cultivation and other livelihood activities such as raising small livestock. When requested, husbands and menfolk will offer help to their wives, mothers and sisters in economic activities that they feel enhance their traditional male roles as providers and fenders for their families. For example, when requested, husbands will ask their sons to drive loaded donkeys to processing centres or nearby markets.

About a third of husbands and adult men will transport raw materials (baobab pods and shea nuts) to processing centres or to and from markets. About 30 per cent of the women said that their husbands sometimes take them to meetings on their motorbikes.

With their increased participation in their own cooperative activities and those of KANBAOCU, 80 out of 100 women said their workload had quadrupled over the last five years. But despite this, they are happy to be recognised as being important to their husbands and male counterparts, both at household, community and district levels – even up to the national level.

Access to resources and support

Before becoming cooperative members, the women said they were very dependent on their husbands, menfolk and other family members. The interventions from ORGIIS have changed this. Their VSLA operations generate an average income of GHS 2 080 (USD 460) per annum. This income is used to finance other business activities such as retailing or petty trading. The women reported a more than 500 per cent increase in income from their KANBAOCU businesses and 300 per cent overall with the VSLA and other enterprise activities. These benefits are what motivate them to work harder to sustain their growing financial independence and social connections. They now have fewer financial worries and experience greater harmony at home with their husbands.

At community level, the women have better access to resources and support from community leaders, assembly persons and unit committee members. For example, to establish baobab and shea nut processing facilities (oil presses), 35 out of 42 member-cooperative societies contacted their community leaders (chiefs, assembly persons and members of parliament) asking for support to get the national electricity grid extended to their communities.

At district and regional levels, the women indicated that they are now able to access resources and market opportunities for their cash-crop farm produce (such as rice, sesame and soybeans). About 80 per cent of their cooperative members are now able to access resources for non-enterprise costs, such as renewing National Health Insurance Scheme (NHIS) cards (about USD 2.00 per child), accessing good secondary schools for their children (with some of them obtaining admissions into private schools), and buying radio sets for the home so that the women can be informed of national news and issues of interest to them.

The overall success of KANBAOCU depends on the interconnectedness of the internal and external relationships between the women entrepreneurs, the cooperative enterprises and available resources. During the focus group discussions, the respondents indicated that their family and community relationships and support are very important to their enterprises and to the success they have achieved so far. These good relationships and solidarity have enabled them to tackle poverty, ignorance and disease.

4.6 Concluding findings

Supporting women's economic empowerment and entrepreneurship has required forging a transformative partnership with ORGIIS. In Ghana, there are several actors who are key to changing attitudes and actions in favour of women entrepreneurs. These include women's cooperative societies, local CSOs such as KANBAOCU, women-focused local NGOs, and enterprise-based CSOs such as ORGIIS. Local banks and business firms such as Fidelity Bank Ghana have an important role to play in increasing financial inclusion. Telecommunication networks and information and communications technologies (ICT)-based service providers (such as MTN and Vodafone) are also important in the of provision affordable products/services to women to gain access to markets, market information and mobile money transfers among others.

There are a variety of strategies that can be used to challenge biased gender arrangements in access to land and resources which prohibit women's access to land and resources, to improve gender equality and to empower women and girls.

National and regional levels: The state must engage in policy review and the reformulation and implementation of programmes, including policies and programmes of the Ministry of Gender, Children and Social Protection (MoGCSP), the Ministry of Trade and Industry (MOTI), and the Ministry of Food and Agriculture (MOFA). Private-sector forums at national and district levels should be launched to support women entrepreneurs. Development cooperation and government financing should be made available to build the capacity of women's cooperatives and their unions.

District level: District stakeholders have indicated that there is a need to examine the types of contacts and networks that women find most supportive in their role as business leaders, and which also support their willingness to grow their businesses.

Community level: Strategies and approaches suggested by community-level stakeholders include the promotion of women's access to fertile farm lands, productive resources and inputs from state forestry and agricultural initiatives. Community support networks also need to be recognised as both valid and useful, offering collective learning experiences in support of women's entrepreneurial activities.



Members of Thiongote community-based organisation during a learning visit to one of their member's farms © Fridah Githuku, GROOTS Kenya



5

Building grassroots women-led farm-forestry enterprises: a case study from Laikipia County, Kenya

by Fridah Githuku, GROOTS Kenya

In Kenya, land laws guarantee equal rights to land for men and women. But the gap between policy and practice is still huge. Most women lack control over land in terms of ownership, access to capital, control over farm income or decision-making power. But a women-led group of 10 farmer groups engaged in farm-forestry enterprise activities shows how the situation could be different. Thiongote in Laikipia County in Kenya is a CBO supported by Grassroots Organizations Operating Together in Sisterhood (GROOTS) Kenya. The organisation aims to move women up the business value chain by strengthening their collective voice and working in partnership to increase access to markets and inputs. Thiongote demonstrates the contributions of women and youth to improving the sustainable management of forests, strengthening producer organisations and promoting equitable benefit sharing.

5.1 Broader context: macro-level socioeconomic and political environment

In Kenya's 2010 constitution, the principle of equality and non-discrimination is established as a core value of leadership. Key treaties promoting women's rights have been ratified: the Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW) and the Protocol to the African Charter on Human and Peoples' Rights. Under the constitution, women and men have the right to equal treatment, including the right to equal opportunities in political, economic, cultural and social spheres. Both direct and indirect discrimination is forbidden (see also Box 5.1).

5.1.1 Representation in the public sphere

In ensuring accountability on equality and non-discrimination, the constitution established an independent commission, the National Gender and Equality Commission with the mandate to promote gender equality and freedom from discrimination and to hold the government accountable on implementation (National Gender and Equality Commission 2015, 2016; see also Figure 5.1).

Kenya has a bicameral system made up of the National Assembly and the Senate. The composition of the National Assembly was enhanced by a quota system which allows 47 women to be elected to 'women-only' seats. In the National Assembly, women representatives account for 19 per cent of seats and in the Senate, 31 per cent – all made possible because of the party quotas and seats reserved for women. However, in reality, women's representation is well below the one-third threshold. Parliament has blocked efforts introduced to comply with the rule. At the sub-national level, progress on implementation has had the least progress. In 2017, the 47 county assemblies elected 96 women out of the available 1 450 seats. To comply with the gender rule that not more than two-thirds of seats should go to men, the assemblies nominated 650 women.

Box 5.1 Kenyan legislation supporting gender equality

In the recent past, the Kenyan parliament has passed enabling legislative frameworks that give implementation impetus to the constitution. These include, for example, the Marriage Act (2014), Matrimonial Property Act (2013), Micro and Small Enterprises Act (2012) and the National Gender and Equality Act (2011).

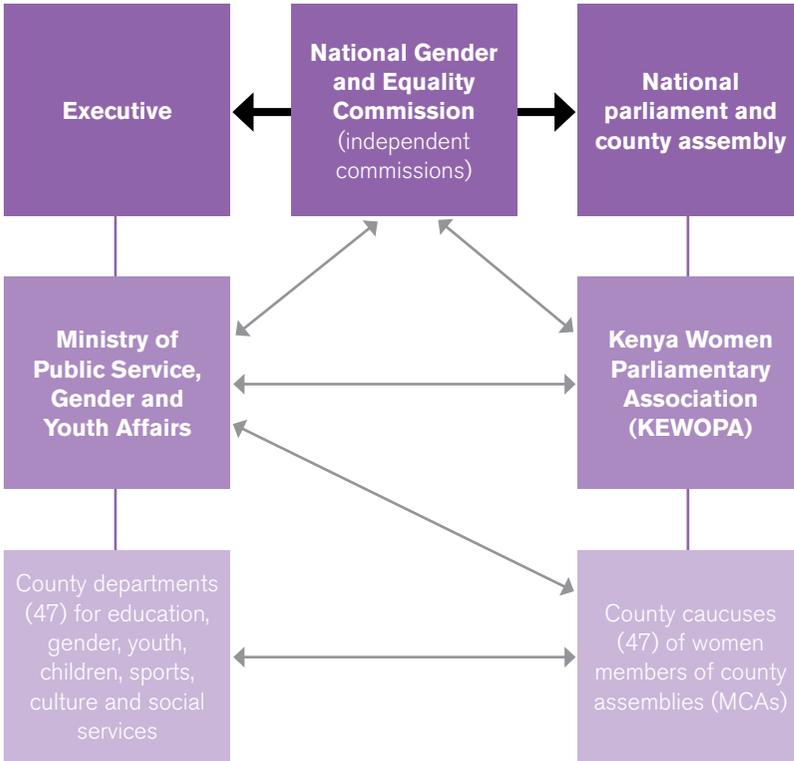
Such legal developments have resulted in several gains. For example, women must constitute at least one third of representatives in government (executive, parliament, judiciary and all other government agencies and public bodies) for public decision-making. Women have equality in marriage, employment, parental responsibility and access to education, and all discriminatory customary practices are prohibited. Matrimonial property is protected and women's rights to inherit and own land are guaranteed and public entities must comply with gender inclusion principles, although private entities are also trying to align with that provision. For example, the Kenya Private Sector Alliance (KEPSA) is publicly supporting the gender rule, notably when it established its Gender and Youth Sector Board, which is actively working towards ensuring women's representation in governance structures.

The policy framework has also been developed and includes, among others, the National Gender and Development Policy (2000) (now under review), the Kenya Vision 2030, the Sessional Paper on Gender Equality and Development (2006) and the Kenya Economic Recovery Strategy for Wealth Creation (2003–2007).

To implement gender equality and freedom from discrimination, the government has created the State Department of Gender Affairs under the Ministry of Public Service, Youth and Gender Affairs with the mandate to:

- institutionalise gender mainstreaming (local/national government and private sector);
- promote the development and review of gender policies and legislation;
- promote research, collection and analysis, storage and dissemination of gender-disaggregated data to inform programming;
- coordinate programmes to reduce sexual and gender-based violence;
- oversee socioeconomic empowerment measures for women and youth; and
- set standards to build the capacity of national and county-level actors, monitor compliance and report on progress.

Figure 5.1 Gender institutions in Kenya



Outside of parliament and county assemblies, the number of women in decision-making has increased in the public sector including land control boards, water and sewerage company boards, NEMA (National Environment Management Authority), county environment management committees, agricultural boards and committees, and constituency development fund committees etc. These are spaces where decisions on investments, land transfers and resource allocation are taken. They are therefore important avenues for advancing gender equality and women’s empowerment in public governance.

Reports from members of GROOTS Kenya¹⁶ who sit on the land control boards show that women nominees have been able to successfully authorise sales of land without spousal consent. Those on water boards have influenced the water companies to connect female-headed households with piped water. For example, a grassroots women’s champion, Winrose Nyaguthii of the Nanyuki Water and Sewerage Company (Nawasco), lobbied the company to connect 22 female-headed households with piped water. Currently, the

¹⁶GROOTS Kenya is a national movement of grassroots women-led CBOs and self-help groups with expertise in business incubation for women entrepreneurs specifically.

chairperson of Thiongote CBO, Esther Gathoni, is serving on the board of directors of Naromoru Water and Sewerage Company. Other important spaces in the agriculture and forestry sectors for women's representation include community forest associations (CFAs), water resource user associations (WRUAs) and FFPOs.

Although the numbers of women in these layers of leadership has increased, their voice is still under-represented. The quality of their participation has not translated into significant transformation. Women's participation in policymaking processes is growing gradually due to the legal provisions in both public government planning and budgeting. But customary practices and poverty in rural areas still expose girls to early marriage and childbirth, preventing them from getting an education. Effective and sustained leadership development and mentorship of women members of CFAs, WRUAs and FFPOs is essential for increasing gender equality and women's emancipation in these sectors.

5.1.2 Women in small and medium businesses in Kenya

In 2016, the Kenya National Bureau of Statistics (KNBS) carried out a basic survey of MSMEs in Kenya (KNBS, 2016). It shows that 47.9 per cent of MSMEs are owned by men and 31.4 per cent are owned by women. In the informal sector, 60.7 per cent of enterprises are owned by women. Of all enterprises in the agriculture, forestry and fishing sectors, 99.1 per cent is unlicensed. It also revealed a high failure rate among MSMEs. Between 2010 and 2016 a total of 2.2 million MSMEs closed for various reasons. However, one reason in particular – 'personal issues' – is of particular relevance to women, as it mainly refers to prenatal and postnatal care of children (KNBS, 2016).

Access to finance is mainly provided through family and friends (80 per cent). Most financial institutions require collateral before extending any credit, which is not feasible for most. Only 5.6 per cent of MSMEs reported accessing finance from banks, and only 0.4 per cent from cooperatives. Government funds finance 0.1 per cent of all MSMEs (KNBS, 2016).¹⁷ Table 5.1 shows the preferred loan sources for women versus men.

¹⁷ Women Enterprise Fund (WEF), Youth Enterprise Development Fund (YEDF), Uwezo fund, Social Protection Fund, National Government Affirmative Action Fund.

Table 5.1 Demand for credit by size of business, sex of owners and licensing status

	Licensed		Unlicensed	
	Applied (%)	Did not apply (%)	Applied (%)	Did not apply (%)
Size of establishment				
Micro	29.4	70.6	14.2	85.8
Small	34.4	65.6		
Medium	28.9	71.1		
Sex of owners				
Male only	27.0	73.0	12.5	87.5
Female only	31.1	68.9	15.8	84.2
Male-male partners	20.4	79.6	30.4	69.6
Female-female partners	38.8	61.2		100
Male-female partners	35.8	64.2	8.6	91.4
Total	29.8	70.2	14.2	85.8

5.1.3 Legal framework: supportive but gaps remain in implementation

There have been fragmented efforts to move women up the business value chain through increasing their participation in business networks, skills trainings, affirmative budget allocation, and positive discrimination. However, this is often undermined by lack of control of assets by women. More specifically, these include the lack of land titles, the burden of unpaid care work, low collective power and a financial system that effectively excludes the majority of the types of enterprises owned by women. In 2018, GROOTS Kenya initiated a community-led research initiative on monitoring for the SDGs. It revealed that in Kakamega County, women spend 82 per cent of their time doing care work, and only 9 per cent of all land titleholders in the county are women (GROOTS Kenya, 2018). Major gaps remain not just in the implementation of gender-mainstreamed legal frameworks, but also in the recognition of women's status in society. Women's enterprises are still largely in the informal sector. Many women devote most of their time to care-related work (which is also for the most part unpaid and informal). Hence, perceptions of women's roles as being supporting rather than leading remains.

Box 5.2 Micro and Small Enterprises Act 2012

The Micro and Small Enterprises Act 55 (Government of Kenya, 2012) establishes the Micro and Small Enterprises Authority (MSEA) with the following mandate among others:

- promote the mainstreaming of youth, gender and persons with disabilities in all MSME activities and programmes;
- mobilise resources for the development of the sector;
- promote access to markets;
- promote innovation and development of products;
- formulate capacity-building programmes;
- facilitate technology development, acquisition and transfer; and
- develop mechanisms, tools and programmes for the collection of comprehensive data disaggregated by gender, region and age (among others) in collaboration with key stakeholders to enable proper planning for the MSME sector.

5.1.4 Specific legal framework: agriculture and forestry sectors

The main legal frameworks¹⁸ governing the forestry and agriculture sectors do not include specific provisions for gender mainstreaming or for promoting greater gender equality. But they do promote the inclusion of local communities in forest management activities, enterprise development, and for activities that promote the conservation and sustainable management of forests.

Although not speaking directly to gender roles and engagement of women, the Forest and Conservation Act (2016) enables the establishment of CFAs and a participatory model of forest management. The CFAs could be an important platform for improving women's participation in the forestry sector, and in particular the many activities promoted by the act that focus on enabling conservation of resources, such as the collection of NTFPs and the development of related enterprises such as making bamboo toothpicks or harvesting honey. These are activities and products women are typically engaged with and if exploited could lead to greater empowerment along the forest value chain. However, this would also require their effective participation in the CFAs, which are the platform legally established under the Forest Conservation and Management Act through which local communities engage with government. In other countries, women's participation in

¹⁸ Forest Act (2005), the Agriculture Act (2012) and associated Agriculture (Farm Forestry) Rules (2009), Forest Conservation and Management Act (2016).

CFAs has proven challenging. Yet it is critical for women to engage effectively in forest-based enterprises.

The Kenyan National Forest Policy (2012) has national targets for increasing forest cover to 10 per cent by 2030. However, how this is going to be achieved is not articulated. The policy does recognise the need to improve community and gender rights as critical conditions for the country to meet its targets. This is despite Kenya being an active member of the United Nations Forum on Forests (UNFF) which developed the Strategic Plan for Forests 2017–2030, recognising the role of women in sustainable forest management under the Global Forest Goal 4 as a thematic area of action (UNFF, 2017).

5.1.5 Access to land and productive resources

The land laws in Kenya guarantee equal rights to land for men and women. But the gap between policy and practice is still huge due to weak enforcement of the laws and existing legal and non-legal hurdles in applying the law, especially for women and girls. Most women access land through marriage, as the customary practice of inheriting through the male line (patrilineal) is still widely practiced and most women reside with or near their husband's family. In cases of marital breakdown, women tend to move back to their parent's home or rent in urban centres.

There are no official statistics on how much land is owned by women. In his speech at the launch of the Rural Women's Land Rights Charter Implementation Framework, Farida Karoney of the Ministry of Lands and Physical Planning said that the ministry's 2018–2022 sector plan includes implementing a National Land Information Management System (NLIMS). This is expected to disaggregate titled land by gender. However, much land in Kenya is still untitled and any baseline that is based solely on titled land would therefore be distorted. The lack of control over land (which in itself is a combination not just of ownership and lack of voice but also access to capital to invest) has two significant impacts on women:

- lack of control over farm income; and
- lack of decision-making power over land use.

5.2 Enabling grassroots collective action: Thiongote CBO

5.2.1 Thiongote's business activities

Thiongote in Laikipia County in Kenya is a CBO. It is a women-led group of 10 farmer groups engaged in farm-forestry enterprise activities (see Figure 5.2). The groups started their activities soon after the Solio Ranch Settlement Scheme was established in 2009, but pooled together in 2017 to form Thiongote CBO (see Section 5.2.2 for more details). Although Thiongote CBO is not yet a member of the Farm Forestry Smallholder Producers Association of Kenya (supported by FFF in Kenya), one of its county chapters, the Laikipia Farm-Forest Small Scale Association is active in the county. This presents a future opportunity for Thiongote CBO to be linked up to one of the most important umbrella FFPOs in Kenya that is also actively implementing gender mainstreaming. Collective action is most visible in sourcing of seeds, accessing training and sourcing markets. Key motivating factors behind the formation of the groups have been the need to engage in sustainable agriculture, to strengthen their collective voice through advocacy and lobbying with the government, and to work in partnership to create better leverage for accessing markets and sourcing inputs.

Each member grows trees on their own farms. Members opted for this option to eliminate problems in the division of labour, which often results in governance challenges. Members provide their own labour with their spouses and/or children or source it locally at a fee. The CBO finances the business from profit generated from member activities in agroforestry, through credit from group revolving funds, or from the state's women enterprise funds. Ninety-five per cent of the women members who participated in focus group discussions (which were conducted as research for this chapter) indicated that the profit generated in their most recent sale was re-invested in farm development through the acquisition of cows, goats, rabbits and poultry. Others used their profit to pay for education and to service loans. Of their most recent sales, members recorded a sales turnover ranging from USD 200–1 400 per member. The relatively large differences are mainly due to differences in start-up capital and initial investments between members. The number of tree seedlings allocated to each member is based on individual contributions, which eventually also determines the size of the sales portfolio.

The members contribute funds into a pool and designate one of their own to source seeds from preferred government agencies, particularly the Kenya Forestry Research Institute (KEFRI). This approach is considered a useful practice, as transport costs are reduced. It is also aimed at ensuring members get quality seedlings through bulk purchase.

According to KNBS (2016) the marketing component of small and micro enterprises is not well established. Most MSMEs rely on the quality of their products and customer satisfaction. For Thiongote, there are three avenues that the group and/or members use to market their products:

- The group markets products collectively at trade fairs and exhibitions organised by government and NGOs.
- An individual member sources a market and supplies in bulk using collective produce from other members. The member then shares the profit according to the number of trees seedlings collected from each member.
- Other members sell their produce directly from the farm on an individual basis.

A variety of fruit and non-fruit trees and tree varieties and seedlings are grown on the members' farms. Tree species have been selected based on local market demand and include fruit trees such as ngandu mbembe and tomato trees (*Cyphomandra betacea*) while other trees include bottle brush (*Callistemon* – popular for providing shade, fencing and for withstanding drought), mukima/mubariti (*Grevillea robusta* – popular for quick growth), and mukinduri (*Croton megalocarpus* – demanded by Eco Fuels Kenya for the planned production of biofuels). Thiongote members have also established a tree nursery business. Most forest products are transported to customers using available transport – bicycles, motorbikes, donkey carts and pick-up trucks. The groups practice organic farming methods and source inputs mainly from government. Topsoil is sourced from the Kenya Forest Service and tree seedlings from either KEFRI, local vendors, or harvested from mature trees. Water is harvested using water pans, tanks, dams and boreholes since the catchment area is water stressed.

The Thiongote CBO is led by an executive committee whose membership is drawn from its sub groups (Figure 5.2). The committee has seven members (five women and two men). Women occupy the official positions of chairperson, vice-chairperson, treasurer, vice-secretary and as members. The two male officials occupy the secretary and member positions. The CBO has an average membership of 150 members who convene on a monthly basis. The subgroups have an average membership of 10–15 and meet more frequently. The subgroups are drawn from the seven villages of Solio Ranch Settlement Scheme in Laikipia East, Laikipia County, Kenya. Each household has 4.5 acres: a half-acre plot for housing (the plots are grouped together to form a village), as well as a four-acre agricultural plot for farming, although some farmers have since sold some of their land.

Figure 5.2 Thiongote’s organisational chart

Thiongote CBO									
Lishe Bora group	Self-sustainable agriculture group	Kilimo Hai	Mwireri farmers	Gatanga mixed farmers	Urumwe Kararu	Mwiyogo PSP organic farmers	Ngobeit community group	Tumaini group	Pokirango

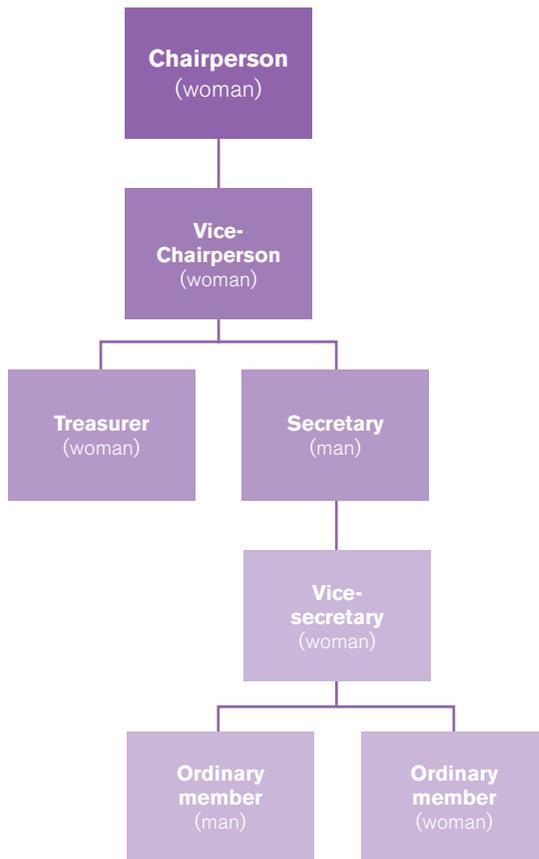
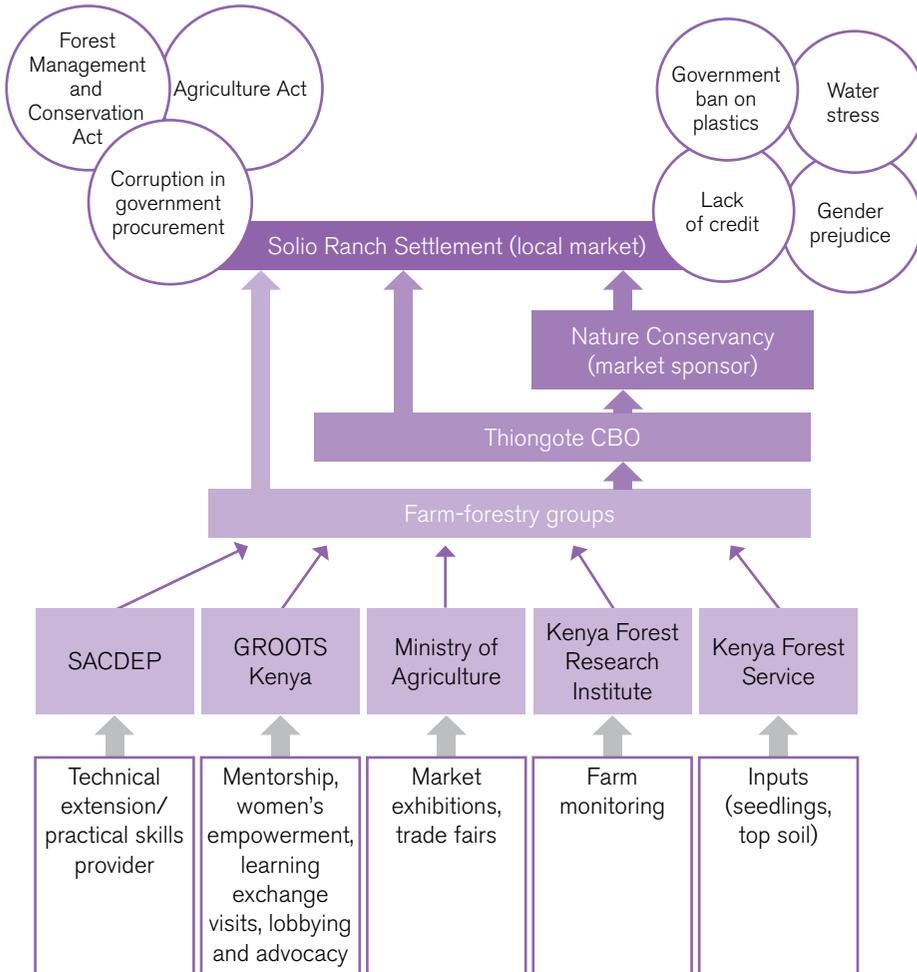


Figure 5.3 Thiongote’s market value chain



5.2.2 Negotiating access to land and resources

The Solio ranch where Thiongote CBO is located was once a very large-scale private cattle ranch partly sold off to the Kenyan government to be included in a village resettlement scheme. In 2007, the Kenyan government purchased 15 000 acres from Solio Ranch through the Settlement Trustee Fund and a total of 2 984 squatters were resettled (most of whom were evicted from Mount Kenya and Aberdare forests in the 1980s and early 1990s). Many had been living by roadsides in different nearby villages for more than 20 years.

The scheme consists of seven residential villages of half-acre plots surrounded by four-acre agricultural plots (in total 2 984 plots), allowing for the easy provision of infrastructure such as water and schools. Once the squatters were resettled, they began

the process of afforestation so as to provide themselves with firewood, protection from the sun and wind, and much-needed timber for housing and fencing.

Local demand for trees and tree seedlings has been high within the settlement. Another key market is the conservation NGO Nature Conservancy, which is working towards increasing local forest coverage in agricultural land holdings and in public forests. They procure trees seedlings from the Thiongote CBO and donate them within the settlement scheme as an incentive for people to grow trees on their farms.

Most of the land holdings of the 10 subgroups are registered in the name of male ex-squatters and the non-married, female ex-squatters (women who at the time of resettlement were single). During the focus group discussion, married women members of Thiongote CBO said they had not experienced challenges in the use of matrimonial land for their farm-forestry activities. This could be attributed to the fact that Solio Ranch is very dry and water stressed and there is limited competition with other land uses such as growing cash crops – activities which the men might otherwise prefer to pursue.

5.2.3 Strengthening alliances with women's networks and technical agencies

Thiongote CBO has built alliances with other organisations such as GROOTS Kenya and partnered with other actors for practical skills development such as the Sustainable Agriculture Community Development Programme (SACDEP) and Kenya Forest Service (see also Figure 5.3).¹⁹ The CBO has also benefitted from the many field days organised by the Ministry of Agriculture and other partners, and from learning exchanges and mentorship offered by GROOTS Kenya's network of grassroots women leaders. These women champions provide mentorship in a range of areas (including business development) to women's groups and individuals. They also provide governance support to producer organisations seeking to improve participation and inclusion of women, not just to improve gender equity within the organisation structures, but also to sustain achievements and support women's groups within the organisation receiving mentorship and trainings. Through such opportunities, Thiongote has expanded its outreach to other farm-forestry farmers outside the settlement scheme. They have been able to organise more strongly and leverage available development opportunities, brand and profile their growing enterprises, and establish new partnerships.

A large part of the role of GROOTS Kenya has been to facilitate access to policy spaces and network with other development partners. Members of Thiongote CBO have been supported to successfully lobby the county government to invest in increased water access, a much-needed farm input. GROOTS Kenya has also trained women entrepreneurs on how to analyse county budgets and supported them in mobilising

¹⁹ SACDEP is a rural development organisation that specialises in delivering low-cost agricultural extension and training services to smallholder farmers.

members to participate at public hearings and to submit their priorities (particularly investments in water and seedlings) for county budget support. This has helped in promoting the recognition of women entrepreneurs in both market and policy spaces and has helped CBOs like Thiongote to influence and secure investment support for inputs from the county governments.

Strategies like market identification, skills and knowledge transfer, diversification of enterprises, and farmers collecting and saving seeds for later use have also proven to be effective for enhancing women's collective action. SACDEP has supported these groups with technical extension services to farm sites and promoting many learning exchanges and training programmes. Through SACDEP, members have learnt practical skills in farm-forestry agriculture and have been able to promote their products and build a market base through trade fairs and exhibitions.

5.3 Household and community dynamics

Most of the women in Thiongote CBO are married with children or single with children. Their time is divided between the household and farm work. Nurturing tree seedlings was cited to be time consuming – especially transplanting seedlings from the nurseries to the farm. Most women therefore outsource labour from the neighbourhood.

Importantly, the women in Thiongote CBO share the workload with their spouses and/or adult children. Farm-forestry agriculture has given women access to income, with most reporting that from their most recent sale of tree seedlings, they raised between USD 200–1 500 from a single sale (sales are done twice a year, usually guided by the two rainy seasons). Most of the women reinvest their income in farm development to acquire more tree seedlings and in diversification (such as acquiring goats, rabbits, poultry and water-harvesting equipment and in horticulture farming). Through this income they are able to make an economic contribution to the household, a situation that has raised their status both in the family and community. They are seen as contributors rather than dependants. Most of the women said they jointly make decisions on how to invest the profit with other family members who provide labour support to the enterprises. It is through this positive profiling that three women were nominated as chair, secretary and treasurer in Thiongote CBO. Chairperson Esther Gathoni is also a member of Naromoru Water and Sewerage Company board of directors. Other women members are serving on school and hospital committees and *nyumba kumi* (community policing units) in their communities. Thiongote's women members also claim they are able to engage in external meetings with other farmers and in networking and public participation spaces due to improved perceptions of the role of women at household and community levels.

5.4 Concluding findings

Improved gender equality in FFPOs can make a significant contribution to overcoming rural poverty and building community resilience. Furthermore, it is a great stride towards supporting local communities in combating climate change desertification. The case of Thiongote CBO demonstrates the contributions women and youth are making to improving the sustainable management of forests, strengthening producer organisations and to equitable sharing of benefits. The following policy recommendations aim to further strengthen these contributions:

- Create an enabling legal environment and take affirmative action to promote gender representation, women's rights and empowerment. The Kenyan constitution states that a third of public decision-making bodies should consist of women. Because of this, women now have more defined spaces for policy engagement and decision-making in government planning and budgeting. This participation is gradually translating into meaningful transformation for women's empowerment. In sectors such as agriculture, land and forestry, rural women's participation has increased. However, it is clear that representation is not an end in itself. Women who now occupy positions of decision-making power require continuous mentorship and support to influence a system that has historically suppressed women's emancipation.
- Invest in advocacy for women's land tenure, access and control rights geared towards increasing women's access to and control over land. Despite the constitution guaranteeing equal rights to all in Kenya a huge gap still exists between men and women's access to and control over land resources. More needs to be done to enable women to venture into farm-forestry entrepreneurship.
- Invest in supporting women's collective organising, mentorship and leadership development. Historically, women and girls have been subject to patriarchal systems that impact on their self-confidence and their resilience in both formal and informal sectors. Collective organising is therefore important for building a common space and for building women's agency and voice that is often overlooked and unaccounted for. As demonstrated by Thiongote CBO, it is crucial for leveraging partnerships, sourcing inputs, marketing, and for advocacy and lobbying.
- Invest in knowledge transfer of technical and entrepreneurial skills in farm-forestry agriculture. These are critical at all levels of producer organisations and at all stages in the value chain to improve the quality of products. Practical skills development has enabled the CBO members to profitably engage in farm-forestry businesses. It has built their technical expertise, especially in identifying what tree varieties are best for different climates, for conservation purposes and enabling them to identify what species of trees the markets demand.

- Increase market access for forest-based industries and enterprises, including NTFPs. This will increase women's participation in forest value chains. Through innovation government trade fairs and exhibitions, Thiongote CBO has been able to market its products and even influence other framers to organise in farm-forestry entrepreneurship. Providing adequate financial capital and capacity building on value chain development will also help in diversifying forest-based market products and hence increase opportunities for women.
- Regulate markets to protect small-scale actors from rogue suppliers of low-quality seeds and other products that could result in losses.
- Increase public services and infrastructure delivery, especially water which is crucial for agroforestry. For example, in the case of Thiongote, during droughts local demand for tree seedlings dropped. Thiongote's clients could not sustain the seedlings to maturity due to lack of water.
- Promote educational campaigns and provide information on skills and opportunities for women to enable them to venture in forest enterprises.
- Collect gender-disaggregated data. This will help in identifying inequalities and constraints, existing gaps and opportunities, and also provide evidence on specific areas to focus on. Providing data and analysis focused on women and gender issues in forestry can facilitate the development of targeted gender-responsive policies, strategies, frameworks and programmes. Currently, Kenya Forest Service foresters are collecting data on the number and variety of trees in agricultural holdings. This field monitoring should be expanded to capture gender and age-disaggregated data for development planning in forestry management.

6

Conclusions

6.1 Policies and cultural arrangements that enable women's access to resources and opportunities

6.1.1 The Philippines

Few countries have a legal framework in place that explicitly supports women's entrepreneurship. In the Philippines, however, there is a positive framework. A progressive legal framework – cross-cutting the natural resource sectors, gender and small and medium enterprise (SME) regulations – provides clear directives not just on rights issues but also on the technical and business services needed to enable women entrepreneurs to enjoy those rights. It promotes collective action and is specific in the type of support needed to advance gender equality and economic empowerment, which for the forest and agriculture sectors is refreshing.

The Framework Plan for Women (FPW) within the Philippines and the 5 per cent gender budget allocation have created an institutional framework and positive incentives at the local level to support women entrepreneurs. This not only covers crucial business services but also other supporting services, such as healthcare. The GREAT Women project has provided pivotal and long-term support to facilitate a network of supporting institutions into one collective effort. The Philippines case study demonstrates what an enabling environment might look like with the right political will for supporting women's economic empowerment. This has been achieved despite not having a critical mass of women in policy decision-making roles.

In the Philippines, women's traditional role as being the main household decision maker over finances has led to women having a stronger role in decision-making, despite having more restricted access to land.

6.1.2 Kenya

While there may not be the same degree of explicit support in policy frameworks, in Kenya, positive discrimination to increase women's representation in the public sphere has led to visible changes and positive impacts for rural women. Access to resources and public services have been improved. Representation in a variety of natural resource-related bodies has created space to influence decisions on investments, land transfers and resource allocation. Improved gender balances on natural resource boards such as the water boards at the district level has helped channel public services such as water and infrastructure to areas where women-headed households and farms are located, but that otherwise have received few public services.

6.1.3 Ghana

Across the three countries studied here, ethnicity, beliefs and cultural practices concerning land and natural resource access tend to be stronger than statutory laws. Even if gender equality is mainstreamed in the legal frameworks concerning land and asset ownership, women have more difficulty in accessing land than men. However, there are also examples of how in some contexts cultural arrangements balance gender roles. In Ghana, when highly valuable resources such as baobab and shea nut are considered 'feminine', these traditional arrangements have been favourable for the KANBAOCU members.

6.2 Collective actions across a range of service provisions generates wider economic and social empowerment benefits

6.2.1 Engaging support institutions to facilitate mentoring between women entrepreneurs

All three case-study FFPOs have actively engaged with support organisations. In turn, the main supporting actors (ORGIIS Ghana, GROOTS Kenya and IWCA-Ph) have played a crucial role in linking and facilitating partnerships with other women's intermediaries such as women's organisations and entrepreneurs that provide business coaching and mentorship. Vocational and technical trainings such as the Women in Coffee seminars and training sessions, grassroots women mentoring, or the business coaching and social

functions organised by KANBAOCU, have helped connect women across geographies and socioeconomic classes. Successful women entrepreneurs are connected with female farmers who in turn encourage other women in the community to start their own entrepreneurial activities.

6.2.2 Improving recognition through engagement with local authorities

In Ghana, there have been continuous efforts by ORGIIS and the KANBAOCU leadership to engage with district assemblies and regional-level state ministries. Their attempts to encourage such authorities to 'walk the path' together have paid dividends in terms of improving recognition and support for women entrepreneurs. The district authorities collect on average USD 72 000 a year in tax from KANBAOCU in income earnings alone, but also recognise the positive impacts the business has had on social security in the region. Similar efforts to garner support from local business owners, chiefs, opinion leaders, menfolk, churches and mosques have reinforced a collective understanding and support within the local, community and household environments.

In Kenya, one of the main jobs of Thiongote and GROOTS Kenya has been to facilitate access to policy spaces and network with government and other partners. One of the key strategies used for getting the attention of local authorities has been to train members of Thiongote CBO in how to analyse county budgets, and participate and submit their priorities for water infrastructure and seedlings at public hearings.

6.2.3 Establishment of care and 'soft' loan services to support business and family needs

Both PAP-MPC in the Philippines and KANBAOCU in Ghana have managed to reach enough scale in their membership and capital savings to invest in care services. For example, PAP-MPC has established a day-care centre, where women can leave their children when they need to concentrate on work. KANBAOCU has established homecare and school-care services to support families to cater for the needs of their children and elderly, while both main income earners in the household are working in their respective businesses. This has helped free up time and benefits to the business, although in KANBAOCU's case women also report having very little free time. The VSLA system put in place by KANBAOCU has allowed the union to develop social protection services such as 'soft' loans that support members for example to cover unexpected costs during ill health or bereavement, or to pay for school fees.

6.2.4 Investing in utilities and infrastructure to access public services and markets

PAP-MPC's story from the Philippines provides an interesting example of how a highly profitable coffee enterprise started off with a desire to develop a freshwater supply system. Local families initially organised themselves around a collective desire to improve freshwater supply. From an initial cash pool of USD 20 in investment by each family to build their own water system, they used the remaining USD 385 to start a coffee enterprise. A decade later, this enterprise is worth hundreds of thousands of dollars and generates income and profits that are used to maintain infrastructure for water and roads.

6.2.5 Strengthening organisation and support through integrated ICTs and media

Both PAP-MPC and KANBAOCU have developed and used integrated ICTs and the media strategically, not just for marketing purposes, but also to encourage greater financial inclusion and networking for their members across different geographies and actors. The media has proven to be a useful tool for communicating with the wider public and gaining popular support for the business. Presence in the media has also proven to be an effective way to gain visibility and inspire other women to venture into business, both locally and internationally as stories of successful entrepreneurs are spread through the radio and other media networks.

6.2.6 Raising the profile of women entrepreneurs through strategic marketing and branding

Marketing and developing a strong brand can play a pivotal role for any business seeking to establish a footing in the market. PAP-MPC invested in hiring a marketing consultant to create a branding strategy for their coffee. This led to the creation of a successful brand and identity for their Sulu Royal Coffee, which works for the domestic market. For the international market, through their affiliation with the IWCA, they have access to the Women in Coffee brand, which appeals to a different market segment that is also conscious about gender issues. This 'gender branding' is not just effective for creating a niche in a very competitive space, it also creates greater awareness of gender dimensions in value chains: not just to potential customers but also to women entrepreneurs themselves who through this process learn about the importance of incorporating gender in organisation and business development. The Women in Coffee brand is more than a marketing tool – it also aims to change mindsets.

Table 6.1 summarises the main findings of examples of social and cultural services provided by the KANBAOCU, PAP-MPC and Thiongote CBO businesses and how these might be linked to the SDGs.

Table 6.1 Overview of social and cultural services highlighted in case-study chapters

Value categories that make up prosperity	Social services	Cultural services	Links to the SDGs
Sustained environmental and cultural heritage	Maintenance of infrastructure for water and roads (PAP-MPC) Resource planning and management services (KANBAOCU)	Tenure rights legal support; monitoring and data collection related to natural resources use and access and the SDGs (Thiongote CBO with GROOTS)	SDG 6: clean water and sanitation SDG 7: affordable and clean energy SDG 12: responsible production and consumption SDG 15: life on land
Material wealth and health	Business coaching, pooling of capital raised from registration fees, monthly dues and weekly contributions to VSLA (PAP-MPC, Thiongote CBO, KANBAOCU)	Collective planting of traditional tree species and maintenance of tree nurseries (Thiongote CBO) Promoting the cultural and commercial value of traditional tree species (baobab) and forest products used by women (shea nuts) (KANBAOCU)	SDG: 1: no poverty SDG 3: good health and well-being SDG 8: decent work and economic growth
Affirmative social relationships	Linking to regional and national women's business networks, markets, research and technology providers (PAP-MPC)	Facilitating linkages between cooperatives, traditional authorities and community decision-making structures (KANBAOCU)	SDG 9: industry, innovation and infrastructure SDG 13: climate action
Personal and collective security	'Soft' loans to cover unexpected costs during ill health or bereavement, or to pay for school fees (KANBAOCU)	Representation at county budget and planning meetings to access water and extension services for tree seedlings (Thiongote CBO)	SDG 2: zero hunger

Value categories that make up prosperity	Social services	Cultural services	Links to the SDGs
Personal and reproductive fulfilment	Vocational training, business coaching and mentoring (KANBAOCU, Thiongote CBO, PAP-MPC) Childcare, healthcare and elderly care (KANBAOCU, PAP-MPC)	Peer-to-peer mentoring of grassroots women's tree-growing organisations (Thiongote CBO)	SDG 4: quality education SDG 5: gender equality
Cognitive identity and purpose	Representation with local and national government, media and ICTs, facilitating linkages with other women entrepreneurs (PAP-MPC, Thiongote CBO, KANBAOCU)	Branding using GREAT Women and Women in Coffee labels (PAP-MPC)	SDG 10: reduced inequalities SDG 17: partnerships for the goals

6.3 Upscaling benefits requires targeted partnerships and income generation

6.3.1 Essential main actors: women's organisations, business networks and alliances

In the Philippines, PAC-MPC has benefitted greatly from being linked to a national and international network of women in coffee businesses. For 15 years, the International Women's Coffee Alliance (IWCA) has been developing and channelling business coaching and mentorship support to a global network of 22 national chapters. As a network they have a strategic plan to scale up women's economic empowerment, backed by a number of supporters.

In Ghana, KANBAOCU is linked to a diverse network of NGOs, farmer associations, trade associations, government trade bodies and investment funds at various levels. Having regular access to these types of networks not only provides a platform of support and voice, but also provides access to information and opportunities such as trainings and mentorship.

In Kenya, GROOTS Kenya's community-led research initiatives to monitor and collect data on the SDGs have revealed staggering inequalities in land ownership and unpaid working hours. This type of data collection on gender-related inequalities is difficult for businesses to do themselves and this is where women's organisations can play a critical role.

6.3.2 The importance of generating and investing FFPO capital wisely

The case studies demonstrate the importance of reaching a certain scale in membership and setting up systems for raising capital internally. The ability of both KANBAOCU and PAP-MPC to pool capital resources among members has allowed them to develop systems and infrastructure that have both improved welfare and made entrepreneurship viable and sustainable. However, it is also worth mentioning that this has been a process spanning a decade. KANBAOCU has managed to incorporate most women collecting baobab pods and shea nuts across seven districts of the Upper East Region. Capital raised from registration fees, monthly dues and weekly VSLA savings provides a vital source of working capital and creates social services for the members. PAP-MPC have managed to negotiate advance payments from some of their buyers for farm inputs, which enables the cooperative to avoid expensive interest payments and collateral requests. These investments and the benefits they generate contribute to an overall more enabling environment at the community and household levels. Members and community leaders recognise the importance of these benefits to social cohesion that also create more enabling conditions for women entrepreneurs themselves to motivate other women to join the cooperative business.

6.4 How being part of an FFPO business has affected gender relationships

6.4.1 Changing household dynamics as a result of women's entrepreneurship

Women entrepreneurs in all three case studies highlight how their ability to contribute more to the family's income has had a transformative effect on household relations and greater sharing of responsibilities. Men have started to play a stronger role in household responsibilities, such as housekeeping and family management, and women have started to take on some of the responsibilities of their husbands, such as ensuring food security or meeting financial obligations.

Since starting enterprise activities, most of the women mention that joint decision-making on how income is used and how labour is divided has improved. In the case of KANBAOCU, income has increased eight-fold for the members from the diverse range

of enterprises and VSLA activities. Overall, income appears to be an important factor for raising respect and status at various levels including the government, the family and community.

6.4.2 Improving confidence and capabilities

Many of the women also mention an increased sense of independence and capability to perform their roles and responsibilities at home. The ability to generate the cash resources needed to meet their financial obligations both in the home and towards developing their businesses has increased their sense of hope and financial sustainability.

The cooperative business model has allowed access to equal economic and educational opportunities to all women in their communities, regardless of their educational background. Being part of a collective enterprise has helped women increase their mobility and exposure to new information and knowledge. Participation in trainings and meetings with government and business bodies have strengthened women's capacity and confidence to speak and act on behalf of their business and community.

6.5 How the Forest and Farm Facility can support FFPOs in developing services that contribute to women's empowerment

6.5.1 Design research to understand factors that influence trade-offs in gender roles

Gender roles and responsibilities at both household and community levels are often recreated at the level of the producer organisation. These are carried forward from generation to generation and are deeply rooted in the social and cultural norms of most institutions and societies, of which gender is only one variable of power that generates inequalities. Understanding why and how underpinning structures of power influence women's and men's opportunities and abilities differently is crucial for designing any form of support. Potential trade-offs such as an over-emphasis on supporting business growth can lead to a burden on women's time if there is little support in relieving other areas of responsibility, which can further increase gender inequalities. Rather, focus should be on identifying conditions and services that can lead to mutually reinforcing empowerment for both women and men. Both are necessary to supporting longer-term changes in gender roles and relations.

Such a 'gender transformative' approach involves an iterative process of facilitated research, capacity building, institutional linking, strengthened accountability and collective action. The 3Rs framework provides a useful high-level approach to measuring and

monitoring changes at household, institutional and national levels. It can be complemented by more granular approaches to measuring changes in empowerment, for example by drawing on Oxfam's experience in developing indicators to conceptualise and measure dimensions of empowerment, which also look at more subjective variables such as the ability to make decisions, self-perception and personal freedom (see Bishop and Bowman, 2014). Equally, this approach covers variables such as access to and control over resources and support from social networks, which were also considered in this report and our version of the 3Rs framework (see Section 1.3.1). Oxfam's Gender Enterprise and Markets (GEM+) toolkit also offers a range of useful tools that can be used individually or collectively to analyse gender-specific barriers and division of labour within market systems, communities and households (Oxfam). They touch on both market and non-market issues such as rapid care analysis, social norms analysis and private-sector engagement which usefully integrates the multifaceted dimensions of women's empowerment.

Other useful frameworks include the Women's Empowerment in Agriculture Index (WEAI), which measures the empowerment, agency and inclusion of women in the agricultural sector (Alkire *et al.*, 2013). By assessing five domains of empowerment, it seeks to help identify and track key areas in which empowerment needs to be strengthened, which include:

- decisions about agricultural production;
- access to and decision-making power about productive resources;
- control of use of income;
- leadership in the community; and
- time allocation.

It also includes a sub-index to compare empowerment relative to male peers (gender-parity index). More recently, the WEAI has also been adapted to facilitate project-level implementation.

6.5.2 Develop integrated approaches to incubate FFPO businesses

Gender equality and growth can be mutually supportive goals if approaches for supporting this process are adequately designed. Engagement in non-market-oriented livelihood activities provides crucial supporting functions for the household economy (or the economy at all levels for that matter) and so needs to be part of an overall approach for strengthening gender-equitable livelihoods and FFPOs. Business incubation support for women should involve consultations at the household and producer organisation levels to design approaches that best support the changes. Support within the family is important

to ensure increased time spent in trainings or on business-related activities do not lead to an unbearable workload or conflict at home. The example of the Dimitra Clubs²⁰ championed by the FAO is one way of facilitating this process through participatory methods using radio, video and other communication means. Another way is to use ICT and media engagements to facilitate this dialogue and engage a critical mass of women entrepreneurs. Engaging peer-to-peer women mentors across a wide spectrum of value chains (not just traditional women's ones), and partnering with social and cultural service-type cooperative models (eg offering care services or marketing and branding services that focus on women's businesses) will also be important to encourage greater recognition of different types of occupations.

6.5.3 Facilitate internal processes for identifying needs and options for delivering services

For any type of service provision that is outside of the main business of the FFPO, support is likely to be needed in creating these services. That means going through a process of identifying needs, internal capacities for supporting those needs (both in terms of skills and resources), and strategies for raising the capital needed to finance them. The VSLA and SACCO models are examples of how these funds can be raised by creating a new structure that serves the same community. Other approaches include the generation of capital from a percentage of collective marketing and sales, or through partnerships with other private and public-sector institutions (as can be seen for care services cooperatives). Even if not all capital can be raised internally, at least some is likely to need to come from members. This is also likely to facilitate the recognition for the value of otherwise unpaid work, such as caring for children and the elderly, usually considered the responsibility of the household (women primarily).

6.5.4 Collaborate with women's networks and organisations

Women's networks and organisations that actively lobby and engage in business concerns for women are also likely to have a deeper understanding of the social and cultural needs and challenges women face. They are therefore crucial partners for linking up support not just at the micro and meso levels but also at the macro level to challenge structural inequalities. They are also important for facilitating movement within FFPOs that do not automatically create business and decision-making positions for women, or services that would enable more women to participate more actively in those activities. This is likely to apply to the majority of mixed FFPOs that are predominantly governed by men. However, this is a change that can be facilitated and that can lead to greater organisation for a broader vision of prosperity.

²⁰Dimitra is a participatory information and communication project which contributes to improving the visibility of rural populations, women in particular. See www.fao.org/dimitra

The collaboration with women's networks and organisations should be considered at national, regional and international levels for FFF Phase II implementation. For example, continuing to strengthen collaborations with GROOTS Kenya to support mixed-gender FFPOs in their efforts to address internal gender inequalities; and with SEWA of India, which has an in-depth experience of creating a wide range of services for women in the informal sector (see Macqueen and Bolin, 2018); and with the African Women's Network for Community Management of Forests (REFACOF) in Africa, which connects a number of women's organisations across the continent. But more linkages and learning can be drawn from other business-oriented networks and organisations, such as the IWCA and their partners who are actively scaling up women's entrepreneurship and empowerment in Africa, Asia and Latin America. Important lessons can be learnt from their tactics and approaches to deliver services and build a brand for women's businesses through a network of service providers and mentors at multiple levels.

Table 6.2 Practical considerations for making support for FFPO service provision operational

Actions	Prerequisites	Challenges	Benefits
Understand trade-offs in gender roles	Understanding of: 1) FFPO gender-differentiated barriers to active participation in FFPO's and in leadership roles 2) differences in needs and power (gender, age, caste, race, etc)	Low participation among women and other socially and economically vulnerable groups can hinder the identification and prioritisation of such services	Better inclusion of different economically and socially vulnerable groups improves targeting of services and outcomes
Facilitate internal processes for identifying needs and options for delivering services	Identification of: 1) possible geographic clusters of FFPOs, main value chains they participate in – including distribution of gender roles within the chain; 2) types of technical, market-oriented, social and cultural services they currently have access to from FFPO/public/private agencies; 3) FFPO leadership with a vision to distribute a share of profits towards social and cultural services	Without substantive external support and leadership, the development of targeted services is likely to require a scale of membership and revenue turnover that can take a long time to develop (especially for non-market-oriented services targeting more vulnerable groups)	Greater ownership of the process is critical to ensure appropriate buy-in and sustainability of any system of service provision

Actions	Prerequisites	Challenges	Benefits
Develop integrated approaches to incubate FFPO businesses	Identification of business development service providers with an understanding of women's specific needs and training of FFPO staff to develop new skills and resources required. Reducing risk of adverse effects of women's entrepreneurship (eg intra-household conflict)	Lack of capacity or availability of a network of women mentors and business coaches can reduce the effectiveness of incubation services. Lack of experience in gender-related issues can lead to an increased work burden and the risk of a lack of support for participating women (in case of need eg conflict)	Enables women to participate in the labour market on a more equitable basis (empowerment)
Collaborate with women's networks and organisations	Listing of: 1) appropriate women's networks and organisations active at local, national and regional levels; 2) establish contacts with national SDG focal points and other government programmes related to social protection and biocultural heritage; 3) regular engagements with governments on priority issues	Lack of capacity or availability of suitable organisations/ networks. Commitment and engagement required over longer period	Enables FFPOs to receive internal coaching and support to make progress on internal gender-inequality issues Increased recognition and representation in internal decision-making processes but also in dealing with external power structures (eg rights, tax incentives, access to natural resources)

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