

FEED THE FUTURE ENABLING ENVIRONMENT FOR FOOD SECURITY PROJECT

ENABLING THE BUSINESS OF AGRICULTURE: GENDER DATA IN ACTION

This brief takes a deeper look at gender indicators in the 2017 Enabling the Business of Agriculture Index. It synthesizes areas covered by the data that can be used to inform inclusive agriculture-led growth in support of the US Government's Global Food Security Strategy.

BACKGROUND

The World Bank's Enabling the Business of Agriculture (EBA) Index offers detailed information about the costs and complexity of regulation in a country's agricultural sector. Launched in 2015 and released annually, the EBA measures and scores the strength of the legal and institutional environment for agribusinesses. In 2017, this included 62 economies across eight topic indicators including: Seed, Fertilizer, Machinery, Finance, Markets, Transport, Water, and ICT. This same year the World Bank added four new EBA topic indicators that are measured but not scored; Gender, Land, Livestock and Environmental Sustainability.

2017 Scored EBA Topic Indicators New 2017 EBA Topic Indicators (not scored)

Seed	Fertilizer	Gender
Machinery	Finance	Land
Markets	Water	Livestock
Transport	ICT	Environmental Sustainability

The introduction of a dedicated **Gender** indicator underscores the relevance of gender equality and female empowerment to advance food security, resilience, and inclusive agriculture-led growth. EBA's Gender data is structured around three themes: the availability of sex-disaggregated data, restrictions on women's employment in agriculture, and women's participation and leadership in collective groups.²

Availability of sexdisaggregated data Restrictions on women's employment in agriculture Women's participation and leadership in collective groups

The EBA index offers valuable information to support a gender integrated implementation approach of the US Government's Global Food Security Strategy (GFSS). The 2017 EBA index data contains data from 11 of the 12 target economies outlined for this next phase of Feed the Future, namely, Bangladesh,

² The majority of gender related questions in the EBA are presented in the Gender topic indicator. Some of the questions are also cross-listed in the Markets and Land topic indicators. The World Bank collected in 2017 exploratory data on gender and water management. The transportation topic covers restrictions on women driving trucks.



¹ Countries are scored across topic indicators according to their performance against a global ideal or "distance to the frontier" (DTF) on a scale of 0-100, with a larger DTF score indicating better performance in that area. Topic indicator scores are an average of the DTF score for each of the topic's I-5 indicators. New topics have legal and efficiency indicators which are measured but are not calculated into DTF and therefore not considered scored. See also <u>DTF Scoring Basics Technical Note</u>.

Ethiopia, Ghana, Guatemala, Kenya, Mali, Nepal, Niger, Nigeria, Senegal, and Uganda. The only country not covered is Honduras.

The Gender Integration Framework is an important tool developed to support integration of gender into Feed the Future programming. It builds on the logic and results of the Women's Empowerment in Agriculture Index (WEAI) and is structured around seven key constraints to women's empowerment in agriculture including decision-making power, access to and control over productive resources, control over income, leadership, time allocation and workload, human capital, and access to technology. For those working in support of the GFSS through Feed the

Gender Integration Framework & EBA Gender Indicator Dimensions

Dimensions	GIF	EBA
Decision making power	X	
Access to & control over	X	×
productive resources		
Control over income	X	X
Leadership	X	X
Time allocation & work	X	
load	^	
Human capital	X	
Access to technology	X	

Future, the EBA gender data provides useful information related to three of the seven constraint areas or dimensions including **productive resources**, **income**, and **leadership**.

By benchmarking regulations against global good practices, the EBA gender data can pinpoint strengths and deficiencies that can spur action. For instance, regulations restricting women's memberships in producer organizations create barriers and obstacles for women's networking and leadership opportunities. While the EBA gender data does not explore implementation capacity, the data highlights opportunities for further investigations and dialogue. For example, in economies where microfinance institutions (MFIs) are required by law to submit sex-disaggregated data, limited oversight or limited data analysis capacity could undermine technical assistance to strengthen administrative capacity and processes that support regulations aimed to improve women's access to and control over income and resources.

THE AVAILABILITY OF SEX-DISAGGREGATED DATA

The collection and analysis of sex-disaggregated data reveals where there are disparities and opportunity gaps between men and women. The collection, analysis, and distribution of more and better sex-disaggregated data is fundamental to stimulate evidence-based policy dialogues, more inclusive programmatic design and gender-informed budgetary allocations. The EBA focuses on the mandates for collection and reporting of sex-disaggregated financial data, as well as sex-disaggregated data in the land registry.

Sex-Disaggregated Financial Data

Monitoring and analyzing financial inclusion data by sex can prompt policy makers to adopt measures to lower entrance barriers to the financial sector. For instance, by analyzing sex-disaggregated data, the Central Bank of Rwanda found that only 20 percent of commercial bank loan holders were women. To increase women's financial inclusion, the government supported the expansion of financial cooperatives and modified the rules to increase agent banking.³ Moreover, analysis and use of sex-disaggregated data can inform and prompt the financial sector to tailor services and products to better meet the needs of underserved segments of the market. The EBA index gender data captures whether the law requires commercial banks and MFIs to regularly submit sex-disaggregated data to their supervisory authority, often the Central Bank. As shown in Table I, few countries require commercial banks to report sex-disaggregated data; while MFIs in half of the Feed the Future focus counties are required to submit such data. For instance, the Micro Finance Policy Framework for Nigeria (2011) requires microfinance banks

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³ Global Banking Alliance for Women, 2016. <u>Measuring Women's Financial Inclusion: The Value of Sex-Disaggregated Data</u>. 'Agent banking' is defined by the 2017 EBA Report as the delivery of financial services through a partnership with a retail agent (or correspondent) to extend financial services to locations where bank branches would be uneconomical.

to submit sex-disaggregated data for both products and services. While the EBA data does not specify what kind of sex-disaggregated data financial institutions should submit, it provides a starting point for further research on the availability and accessibility of financial services to both men and women.

Table 1. Legal requirements for reporting of financial sex-disaggregated data

Economy	Does the law require commercial banks to regularly submit reports to the supervisory authority that include sex-disaggregated data?	Does the law require microfinance institutions to regularly submit reports to the supervisory authority that include sexdisaggregated data?
Bangladesh	Yes	No
Ethiopia	No	Yes
Ghana	No	No
Guatemala	No	N/A
Kenya	No	Yes
Mali	No	Yes
Nepal	No	No
Niger	No	Yes
Nigeria	Yes	Yes
Senegal	No	Yes
Uganda	No	No

Data Source: 2017 EBA, Gender Topic Indicator, N/A= No data available

Sex-Disaggregated Land Ownership Data

Land is often an individual's most valuable asset; it generates income in agricultural production and can be used as collateral to access finance. Secured land rights is associated with longer-term planning and investment in the land and therefore increased productivity. Research has found that women with secured land rights generate more income, have greater access to credit, enjoy greater decision making power in the household, have higher food security and educational attainments.⁴ The EBA index measures the availability of sex-disaggregated information in the land registry for individually or jointly titled land in the land topic indicator.⁵ Such information can inform larger policy reforms, but also stimulate reviews of how outreach and information campaigns are conducted to reach both men and women land users. Analysis of the data can also trigger the review of administrative processes and documents; for instance, Vietnam changed the land registration forms to allow space for both spouses to register as owners, and witnessed a large increase in jointly issued land certificates.6

Table 2. Land registry reporting and sex-disaggregated information

Economy	Does the registry provide information on the gender of all persons owning land either individually or jointly?	Is sex-disaggregated data on key registry activities (as for example, number of registered transactions, mortgages, etc.) publicly available on a regular basis?
Ethiopia	Yes	No
Ghana	Yes	Yes
Nepal	No	No
Niger	No	No
Nigeria	No	No
Senegal	No	No
Uganda	Yes	No

Data Source: 2017 EBA, Gender and Land Topic Indicators

⁴ Landesa, Women's Secure Access to Land, Benefits, Barriers and Best Practices. 2012.

⁵ The Land topic indicator was added in 2017 and covers so far 38 countries, including seven Feed the Future countries including Ethiopia, Ghana, Nepal, Niger, Nigeria, Senegal and Uganda.

⁶ World Bank, Enabling the Business of Agriculture Report, 2017. Land data

RESTRICTIONS ON WOMEN'S EMPLOYMENT AND ACTIVITY

Some governments might adopt regulations differentiating what type of work men and women can perform for a wide range of different reasons and views. However, such regulations limit women's ability to qualify for work they want and reduce the pool of job seekers that firms may engage. The World Bank's Women, Business and the Law Index measures employment restrictions for women in the formal sector. For instance, in Niger, Mali, and Senegal, women cannot work in factories, mining, or construction in the same way as men can, or perform work that is deemed socially or morally inappropriate for women. The EBA investigates employment limitations for women in the agricultural sector, namely restrictions on handling fertilizers or driving tractors or trucks. None of the II Feed the Future target countries covered by the EBA have any legal restrictions for women to handle fertilizers, or drive tractors or trucks. Of the 62 countries surveyed by the EBA, only Egypt, the Kyrgyz Republic, and Russia pose such restrictions.

WOMEN'S PARTICIPATION AND LEADERSHIP IN COLLECTIVE GROUPS

Producer organizations and other collective groups can serve as a way to connect individuals to a host of services including extension, training and networking opportunities, links to saving and credit organizations, as well as collective purchases of input or marketing of products. Women's membership in collective groups can be restricted by law, and thereby limit women's ability to operate and grow agribusinesses. Moreover, social norms and practices might prevent women to take on leadership roles in collective groups. To this end, the EBA measures whether national laws restrict women's memberships or the right to equal treatment, and whether the legal framework institutes mechanisms to promote women's leadership in local organizations. The EBA is a valuable tool to identify economies that could benefit from support to advance legislation promoting women's participation and leadership in local organizations. In locations where such legislation has already been adopted, communities might still need support to raise awareness, and build management and leadership skills among women.

Women's Membership in Producer Associations

Laws that clearly regulate membership criteria for all members of collective groups reduce the risk of discriminatory by-laws or arbitrary committee decisions. However, seemingly gender-neutral requirements can limit women's access to membership. When membership is restricted to one member per household, many communities consider the husband to be the head of the household and women are therefore excluded from membership. Thus, laws that do not limit the number of members per household to engage in and benefit from cooperative organizations can reduce barriers to additional participation for spouses (or multiple wives in cultures where polygamy is practice). None of the 11 Feed the Future target countries covered by the EBA restrict the number of members a household may have. Four out of the 62 economies surveyed by the EBA do have such restrictions: Rwanda, Russia, India, and Serbia. Regulations that restrict membership in producer associations to landowners⁸ are also unconducive for a large segment of producers, including those with traditional user rights, leaseholders or those with unsecure or undocumented land tenure rights. Limiting membership to landowners also often negatively impacts women more than men, because men are more likely to be the registered legal landowner than women. Among the 62 countries currently covered by the EBA index, Nigeria is the only country that limits membership in producer associations to landowners.

Gender-Based Discrimination

Women producers can experience discriminatory practices in securing membership to groups, accessing services, or obtaining leadership positions in producer organizations. For instance, a producer organization that requires a female member's spouse to co-sign a loan but does not require the same of a male member

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⁷ World Bank, Women, Business and the Law 2016: Getting to Equal. 2016.

⁸ It should be noted that EBA does not assess whether or not there are minimum plot size requirements, which could be considered a weakness in the methodology, and one that might disproportionately impact women.

discriminates against women. The EBA measures whether laws regulating producer organizations prohibit gender-based discrimination. The legal framework for producer organizations in Ethiopia, Mali, Niger, and Senegal ban discrimination based on gender.

Table 3. Laws prohibiting gender based discrimination in producer organizations

Law does exist for producer organizations to prohibit discrimination based on gender	Law does not exist for producer organizations to prohibit discrimination based on gender
Ethiopia	Bangladesh
Mali	Ghana
Niger	Guatemala
Senegal	Kenya
	Nepal
	Nigeria
	Uganda

Data Source: 2017 EBA, Gender Topic Indicator

Women's Leadership in Financial Cooperatives, Producer Organizations and Water User Groups

Organizations where both men and women hold leadership positions are better equipped to meet the needs and interests of male and female members. However, women are often underrepresented in leadership roles in grassroots organizations. Local traditions or norms, limited exposure to women in leadership, or unconducive organizational structures (e.g. time or location of meetings) are contributing factors for why fewer women hold leadership positions. Policies establishing mechanisms to promote women in leadership of member-based organizations can engender and change institutional culture. The EBA index measures whether the law establishes a quota or another mechanism to promote the participation of women on the boards of financial cooperatives, producer organizations, or water user organizations. While none of the 11 Feed the Future target countries have such provisions for financial cooperatives, Kenya and Nepal's legal frameworks promote women's participation on the executive body of water user organizations. Moreover, in Kenya, no more than two-thirds of committee members of producer cooperatives shall be of the same gender. Thus, Kenya has one of the more progressive legal frameworks to promote gender equality in local organizations as measured by the selected EBA indicators.

Table 4. Laws using quotas or other mechanisms to promote female participation in boards and other leadership positions

Economy	Does the law establish a quota or other mechanism to promote the participation of female members in the boards of directors of producer organizations?	Does the law establish a quota or other mechanism to promote the participation of female members in the water user organizations executive body?
Bangladesh	No	No
Ethiopia	No	No
Ghana	No	No
Guatemala	No	N/A
Kenya	Yes	Yes
Mali	No	N/A
Nepal	No	Yes
Niger	No	No
Nigeria	No	N/A
Senegal	No	No
Uganda	No	No

Data Source: 2017 EBA, Gender Topic Indicator, N/A= No data available

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KEY TAKEAWAYS

The EBA index provides a useful set of information for many GFSS countries on selected legal and regulatory gender indicators. The areas covered by EBA's gender indicators are complimentary to the Gender Integration Framework aligning with three of the seven dimensions recommended for consideration when integrating gender into programming under GFSS. EBA index gender data identifies critical gaps in the requirements that exist in many countries for the type of sex-disaggregated information necessary to inform effective policy dialogues to spur women's empowerment; and while this data provides an important snapshot, additional qualitative and quantitative information is needed to see beyond the indicators and to understand the unique country context necessary to diagnose regulatory gaps and to identify opportunities for reforms. While the current EBA index gender data does not assess the extent to which existing requirements are implemented or put in practice, it provides important data points on the mandates that do and do not exist. The presence of data is in itself not an end point but a means through which to track, monitor, and evaluate. With appropriate analysis, capacity, and interest to utilize it, data plays an important role in helping spur action and reform. As efforts to collect more and better quality sex-disaggregated data continue to receive important attention, they must be combined with investments in analysis, efforts to increase the capacity to utilize it, and connecting sex-disaggregated data with improved policy outcomes.

ADDITIONAL GLOBAL INDICES TO COMPLEMENT EBA GENDER DATA

Women, Business and the Law (World Bank) collects data from 189 economies on laws and regulations that affect women's entrepreneurship, employment and economic opportunities.

Women's Empowerment in Agriculture Index -WEAI (USAID) analyses women's access to production, resources, income, leadership and time.

Social Institutions and Gender Index (OECD) analyses quantitative and qualitative data from 160 economies concerning laws, attitudes and practices that restricts women's and girls' opportunities.

Gender Data Portal (World Bank) is a global, comprehensive and regularly updated platform for sex-disaggregated data.

Global Findex (World Bank) is the world's most comprehensive database on financial inclusion. Based upon extensive interview data from 140 economies it includes sex-disaggregated data.

AfroBarometer provides sex- disaggregated public attitude survey data from 35 African economies. The data on civil society engagement is of particular relevance for agribusinesses.

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