



PRO-FEMMES / TWESE HAMWE



ANALYSIS ON WOMEN'S ACCESS TO FINANCE IN AGRICULTURE SECTOR IN RWANDA

Sponsored by:



and



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EXECUTIVE SUMMARY

“We cannot be satisfied when women perform over two-thirds of the world’s work, produce over half of the food we eat, yet just a meager tenth of global incomes belong to them..... “Imihigo” should serve as our new metric for Rwanda’s commitments to better the lives of our girls and women”. H.E Paul KAGAME.

Rwanda aspires to become a middle-income country by 2020 which entails socio-economic transformation through the creation of a productive middle class and entrepreneurship development among others. For this objective to be attained there is need of putting in place a conducive policy environment that promotes inclusive access to finance as a critical pillar of socio-economic empowerment of the population particularly the most disadvantaged groups such as women doing agriculture in rural settings.

Women empowerment, a prerequisite to achieve gender equality for sustainable development, cannot be effective without women’s access to finance, especially in rural areas, where majority of women live as farmers. persistence of negative mind-set, beliefs that undermine women, limited access to resources, capital, limited access to information, limited entrepreneurial and innovation skills; limited penetration of insurance services especially in agriculture sector as well as inadequate coordination and monitoring of different initiatives that promote women’s economic empowerment, were identified as the major challenges against women financial inclusion (MIGEPROF, 2016).

It is in line with such a situation that Pro-Femmes/Twese Hamwe, in partnership with CARE International in Rwanda through Gender Equality and Women Empowerment Project (GEWEP II), commissioned the analysis on women’s access to finance in agriculture in order to inform advocacy interventions to issues affecting women in that sector.

This assessment was conducted in the eight (8) Districts of Southern Province where GEWEP II is implemented. It focused on the level of women’s access to finance in agriculture sector and, challenges hindering women to have access to the capital for investing in agriculture sector and propose solutions to address the perceived and identified challenges.

Executing this assessment different methods were used to collect data, including and not limited to desk review of the available secondary data, key informant interviews with relevant government, private sector, Project participants and CSOs representatives to produce a comprehensive and informative report of the assignment. Findings revealed significant progress in access to finance for both men and women in Rwanda. However, it is worth mentioning that men reached far in comparison with women due to the challenges highlighted below.

A number of challenges hindering women to have fully access to finance and invest in agriculture such as limited financial literacy, lack of access to social capital due to lack of collateral and affordable finance

products adapted to women needs, Volatile climate changes that create enormous challenges and risks in agriculture, cultural barriers etc. Analysis revealed that these challenges are rooted from community structure, social cultural barriers, women unpaid care works at household levels, high women's economic dependence and limited enjoyment of their rights to access and control household property especially land.

Basing on identified challenges the following solutions were proposed for action:

- The Ministry of Gender and family promotion in collaboration with the Ministry of Finance and National Bank of Rwanda should engage and encourage financial institutions to develop gender responsive products to ease access and affordability to women investing in agriculture sector to ensure women's access to finance for proper investment in agriculture; especially those women in rural settings.
- The ministry of Gender and Family Promotion in collaboration with Ministry of Agriculture and Animal Resources, should support women farmers to adopt climate smart agriculture technologies and to cope with climate change challenges in agriculture;
- The Ministry of Gender and Family Promotion should monitor the affordability of existing funds like Business Development Funds and establish the affirmative action funding for women investing in agriculture;
- Civil Society Organizations are urged to continue advocacy to facilitate women's increased access and control of land, skills, access to information, financing and other productive resources, as key necessary steps to enabling socio-economic empowerment of women;
- The Private sector (banks and financial institutions) should innovate gender responsive products accessible and affordable to women; especially those who practice the agriculture as main activity within rural settings.

In view of the above, women access to finance in agriculture can be enhanced through advisory, mentorship/ coaching and capacity building programs, improve financial access and credit enhancement, financial products tailored to women in agriculture needs and priorities as well as Coordination, Monitoring and Evaluation of access to finance initiatives that target women.

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CHAPTER ONE: INTRODUCTION

1.1 Context and background

Rwandan society is characterized by a patriarchal dominated social structure that underlies the unequal social power relations between men and women, boys and girls. In everyday life, notably in various socioeconomic activities, gender stereotype is translated into men's dominance and women's subordination.

Aware of gender issues, the Government of Rwanda has taken several measures to significantly reduce gender inequalities and ensure that sustainable development is achieved over a relatively short period of time. On this path of implementing Rwanda's development agenda, the Government of Rwanda has strongly expressed its commitment for the promotion of gender equality and women empowerment through the adoption of gender sensitive constitution, gender mainstreaming in legal framework, ratification of relevant international instruments for gender equality and women empowerment such as UNSCR 1325, CEDAW, BEIJING platform for action, Kampala Declaration and the development of Government programs and strategies aimed at translating commitment into action.

The agriculture remains a priority sector as a backbone of the Rwandan Economy, employing 67.6% of the population with women representing 79.1% (EICV4, 2013/14). Figures clearly highlight the enormous contribution of women as key producers for both their families, market and the country in general.

In Rwanda, and in other developing countries, women perform a wide range of activities in agriculture sector. For instance, according to Rwanda's 2012 census, women were highly concentrated in skilled agricultural, forestry and fishery occupations and *"82% of employed women worked in agricultural occupations, compared to 63% of men"* (National Institute of Statistics of Rwanda, 2012: 38). Additionally, persistence of negative mind-set, beliefs that undermine women, limited access to resources, capital, limited access to information, limited entrepreneurial and innovation skills; limited penetration of insurance services especially in agriculture sector as well as inadequate coordination and monitoring of different initiatives that promote women's economic empowerment, were identified as the major challenges against women financial inclusion (MIGEPFOP, 2016).

In such a context and owing to the political will to achieve gender equality in all fields of national life repeatedly shown by the Government of Rwanda, ensuring access to finance in agriculture for women has to be priority to achieve women's economic empowerment in rural settings where the majority of women are small holder farmers.

It is in that context that Pro-Femmes/Twese Hamwe, in partnership with CARE International Rwanda through *"Gender Equality and women empowerment project (GEWEP)"* commissioned the analysis on **women access to finance to inform advocacy interventions in the sector.**

1.2 Rationale for the gender equality and equity in the agriculture

The agriculture gender strategy developed by the Ministry of Agriculture and Animal resources to ensure gender equality and equity in agriculture sector stated that over 80% of Rwanda's population depends directly or indirectly on agriculture (Minagri, 2010:1). Despite the huge number of people involved in agricultural related activities, the sector contributes 37.4% to GDP (Ibid., p.2). To enable women significantly contribute to an increase of agriculture productivity, gender disparities have to be drastically addressed. Although gender equity and equality is a right as enshrined in the Rwanda Constitution, there are intrinsically related factors contributing to the poor agriculture performance, major one being the gender disparities, limited productive resources, women dependence, etc.

- The agriculture sector is worked mainly by poor women (86%) with lowest levels of schooling and highest rates of illiteracy (23.3%). As a result women remain in the subsistence agriculture, they receive low prices for their products due to lack of market intelligence, they lack capacities to participate in agri-business and are employed in lowly paid positions in secondary agriculture. All these result in a vicious cycle of poverty which affects several generations (Minagri, 2010:4). One adverse effect is that women, majority being poor (see above), have low access to finance in agriculture.
- 30% of the country's households are female-headed and most of them are very poor. The increasing number of female headed households in the rural areas makes agriculture vulnerable to any type of shock events because women rarely have asset stocks nor financial savings because of their foundation of being illiterate, poor and stereotyped to be subordinate to male counterparts be it at household, community and governance structure levels (Ibid., p.4). This situation characterised by poverty results into low access to loans for women in agriculture.

Therefore, a sound strategy aimed at enabling women to have an increased access to loans in agriculture is a prerequisite to empower women small holder farmers and transform the agriculture sector. In addition, it will ensure equal opportunities for women and men in the agriculture sector.

Pro-Femmes/Twese Hamwe, an umbrella organization made of fifty-three member organisations, is willing to contribute to this effort, notably enabling women farmers improve their livelihood and contribute to the economy of the country at large through addressing challenges hindering women to develop the agriculture sector.

1.3 Objectives of the study

1.3.1 Overall objective

The main objective of this study is to provide a deep analysis of women's access to finance in agriculture, and identify alternative solutions that would help to sustainably reduce women's extreme poverty.

1.3.2 Specific objectives

Specifically, this study initiated by Pro-Femmes/Twese Hamwe is aimed at:

- Identify challenges that women farmers face towards access to finance in agriculture;
- Assess the level of women's access to finance in agriculture sector;
- Identify issues for advocacy towards women's access to finance in agriculture sector and propose practical solutions.

1.4 Scope of the study

1.4.1 Content scope

On one hand, this study focused on identification of gaps and challenges that women face in terms of access to finance in agriculture. On the other hand, it sought solutions through actions that could fix the gaps and alleviate the challenges. This study sourced the information from different documentation including and not limited to Agriculture Strategy, Agriculture Gender strategy, NST1, poverty reduction strategies, legal and policy frameworks related to both access to finance in agriculture sector and gender mainstreaming in agriculture sector, etc.

1.4.2 Geographical scope

This context analysis concerns the whole country. However, specifically the deep analysis was conducted in 8 Districts of Southern Province, namely Kamonyi, Muhanga, Ruhango, Nyanza, Huye, Gisagara, Nyamagabe and Nyaruguru Districts, where Gender Equality and Women Empowerment Project (GEWEP) interventions cover.

1.5 Organization of the study

The first chapter is an introduction to the research that describes the background and context in relation to women access to finance in agriculture, the rationale, the objectives of the assessment, the methodology used for data collection and analysis, and its scope.

The second chapter illustrates the methodological approaches. It includes the study design, target respondents, data collection methods and instruments, administration of data collection instruments, sampling technique and sample size, data analysis procedure, ethical standards and quality control.

The third chapter puts more emphasize on findings, mainly the challenges identified towards women access to finance in agriculture sector. The fourth chapter is related to conclusions and recommendations.

CHAPTER TWO: METHODOLOGY

2.1 Research approaches

The researchers used a participatory mixed-method approach that captured *both qualitative and quantitative data*. This implied a combination of desk review and field research. During the latter activity, both qualitative and quantitative data were collected at the same time, with the purpose of exploring respondents' opinions about women's access to finance services in agriculture.

On one hand, qualitative approach was applied in order to gather meaningful data. Indeed, this approach allowed collection of needed information, which was later contrasted with quantitative data. The data generated through qualitative approach were useful as they allowed the formulation of strategic actions meant to overcome identified issues and challenges as far as women's access to finance in agriculture is concerned.

On the other side, quantitative approach was used to estimate the magnitude of women's access to financial services and present respondents' perceptions on women's access to finance in agriculture.

2.2 Key respondents

The target group is made of three subgroups including representatives of key institutions at national levels such as financial institutions, Association of Insurers of Rwanda (ASSAR), MINAGRI, RAB and CSOs (Appendix IV). Secondly, the assessment targeted local government authorities including gender and family promotion at district level, the Vice Mayor in charge of Social Affairs, the Vice Mayor in charge of Economic Affairs, the Director of Agriculture and GEWEP II field staff

The third group of respondents was made up of GEWEP II project participants members of VSLA groups. The aforementioned respondents were targeted because the researcher would like to get relevant information from the potential informants. The researcher has selected the respondents from both urban and rural districts with consideration of different socio-economic background to assess differences and similarities between urban and rural areas in regards to assessment objectives.

2.3 Sample design

While looking at the sample design, the researcher considered two elements namely sampling methods and estimator. The first concept has to do with some rules and procedures by which some elements of the population are included in the sample, whereas the second refers to the estimation process for calculating sample statistics. It is with this regard that the researcher opted to use purposive sampling as this is used by setting criteria to follow in order to get well-informed respondents, who are in a better position to provide relevant information.

2.3.1 Sampling techniques

In this assessment, respondents were chosen on a purposive basis, which means that “*items were deliberately selected by the researcher*” (Kothari, 1990). In other words, the researcher chooses “*the particular units of the universe for constituting a sample on the basis that the small mass that they select out of a huge one will be typical or representative of the whole*” (Kothari, *ibid.*). In addition, ‘convenience sampling as the researchers took those who were available and likely had willingness to participate in the study (Hancock, Ockleford & Windridge, 2009). The research was conducted during the current rainy season, a period of intense activity for farmers. For this reason, the target was not ambitious: it seemed reasonable to target a small number of respondents, beneficiaries of GEWEP II and mostly female.

This approach makes more sense as far as the women empowerment was the core concern of this study, and thus the researcher longed to get a sample by which 80% of the total number of beneficiaries would be female. Additionally, those who were interviewed were also selected purposively as they were chosen based on their administrative position and most importantly, they had gender promotion in their responsibilities. (Hancock, Ockleford & Windridge, *Ibid.*).

2.3.2 Sample size

All those sampling approaches enabled the researcher to get a sample of three hundred and twenty (320) respondents. This sample size is not estimated based on any formula due to the fact that the researchers have used purposive sampling by which they had to look for the potential informants. For the first group, all members of Village Saving and Loan Association (VSLA) were taken to be part of our sample. Additionally, those respondents were beneficiaries of GEWEP II (eight targeted persons could not be reached) who were surveyed with a quantitative research instrument-questionnaire.

The second group was that of civil servants at District level, and the total number of respondents interviewed was seventeen (17). However, twenty-three potential respondents targeted could not be reached. In each Sector, twenty (20) respondents were targeted, and thus the total number per District was forty (40) respondents as shown in the table below.

Table 1: Distribution of selected villages

No	District	Urban village	Rural village	Total
1	Gisagara	Ndora (20)	Kibirizi (20)	40
2	Huye	Tumba (20)	Kinazi (20)	40
3	Kamonyi	Runda (20)	Rugarika (20)	40
4	Muhanga	Nyamabuye (20)	Shyogwe (20)	40
5	Nyamagabe	Gasaka (20)	Mushubi (20)	40
6	Nyanza	Busasamana (20)	Muyira (20)	40
7	Nyaruguru	Cyahinda (20)	Munini (20)	40
8	Ruhango	Ruhango (20)	Kinazi (20)	40
Total		160	160	320

2.4 Data collection

Data collection from a quantitative perspective is a process of gathering information and measuring on target variables in an established system. With regards to qualitative perspective, that process has to do with the depth exploration of participants' opinions through interviews in order to establish a common ground understanding of the respondents. It is from that perspective that the researcher had decided to use the mixed method approach in order to reach out the breadth and depth information that would best allow generating the accurate recommendations.

2.4.1 Data collection methods

During the assessment, the researcher used different research methods namely questionnaire, interview guide, document analysis and observation. The research might combine all data collection techniques used in qualitative and quantitative approach in order to ensure the validity and reliability of information collected.

It is with that regard that the questionnaire was used for quantitative data collection, whereas interview guide was used for qualitative data collection. This technique involved oral discussion between the researcher and the respondents both individually and in focus groups (Hancock, Ockleford & Windridge, 2009).

Interviews were conducted at District level with local authorities involved in activities related to women's access to finance in agriculture (see 2.2 above). In addition, desk research helped consultants to deepen knowledge in relation to the concepts/ themes to better understand and deliver on the assignment. Consequently, various key documents such as Government laws and policies, research publications as well as various reports related to gender mainstreaming and women access to finance in agriculture were consulted, including books, journals, reports, etc.

Given that this is a mixed method approach, **observation** seemed to be much important for the sake

of credibility of the findings after the triangulation of the data. It is with this regard that the researcher sought to observe the participants behaviour on the field. Provided that culture poses a barrier to women's access and control on financial resources due to patriarchal system and culture barriers which left behind women for decades, the researcher observed attitudes of women and husbands during interviews.

2.4.2 Data collection instruments

One type of data collection instruments used in this study was a **structured questionnaire**, which means that it was made of definite, concrete and pre-determined questions. The questions were presented with exactly the same wording and in the same order to all respondents, and all of them replied to the same set of questions (Kothari, 1990). This research instrument was made up of closed-ended questions and questions were framed from objectives of the assessment. This instrument was used to assess quantitative information on the opinions of three hundred and twenty (320) respondents, members of Village Saving and Loan Association (VSLA), both men and women benefiting from GEWEP II projects.

The second instrument used in this research was an **interview guide**, which aimed to collect qualitative data. It was 'semi-structured', which means that it involved a number of "open-ended questions asked in relation with the objectives of the assessment.

However, the researcher also asked follow up questions whenever needed during the interview process (Hancock, Ockleford & Windridge, 2009). This was used to probe interviewees' understanding on the crucial issue in the "analysis of women's access to financial services in agriculture in Rwanda".

2.5 Data analysis procedure

This study is a mixed method approach in nature, as it aims to help us understand well the phenomenon from both single and multiple reality views of the respondents about a social phenomenon (Hancock, B., Ockleford, E. & Windridge, K., 2009). It applied a combination of quantitative and qualitative analysis methods in order to maximize the information needed to fully get informed of what is going on the field in relation to agricultural financial fund for poor women mainly in rural areas. On the other side, statistical analysis made it possible to assess the magnitude of issues through descriptive statistics such as means, and percentages.

2.5.1 Qualitative data analysis

Qualitative analysis refers to the meaning assignment of non-numerical data and interpretation of information gathered from various data sources in order to find out their congruence and ensure the credibility of findings (Babbie, 2008). With that respect, the researcher used various coding techniques such as process coding, in vivo coding as suggested in Salidana (2016). With the use of those techniques, the researcher used direct quotes of the respondents and has attempted to summarize various views of the respondents.

The tool which was used is ‘content analysis’, which is defined as any technique for making inferences by objectively and systematically identifying specified characteristics of messages (Holsti, 1969). In the context of this study, qualitative analysis helped to better understand challenges experienced by women farmers in their attempt of getting funds for their agricultural projects.

2.5.2 Quantitative data analysis

Quantitative analysis refers to the analysis of numerical data, their presentation and interpretation. With respect to the nature of this study, the researcher will use descriptive statistics in order to describe and explain the phenomenon based on quantitative facts. (Babbie, 2008). In doing so, the researcher followed different steps such as data entry, coding, tabulation of data, frequency distribution. As data were collected through questionnaires, they were entered into an SPSS for further analysis. This allowed statistical analysis required to produce the report of this study. The researcher used descriptive statistics such as means, standard deviation, percentages and frequencies in order to describe quantitatively the opinions of the respondents about the issue.

2.6 Ethical standards

To make sure that all information provided through administration of the questionnaire remained confidential, no name of the respondent was mentioned. With respect to confidentiality issues, the respondents were given codes in order to keep the respondents’ names, and information anonymous. Additionally, data were handled by the researcher himself during both data processing and analysis phases.

As to voluntary participation, the researcher took time to explain the purpose of the research to the respondents. Consequently, respondents were required to sign the consent form in order to ensure their willingness to take part in the study. To get in touch with the participants, supervisors invited the group of farmers at village level and asked them to fill up the questionnaire. No pressure was exerted. As far as interviews were concerned, appointments were scheduled with local authorities and CSOs representatives, who then were required to answer some open-ended questions about women’s access to finance in agriculture.

2.7 Quality control

This study is a mixed in nature as it used both quantitative and qualitative approaches to data collection and analysis. This combination aimed at ensuring the credibility of findings. Quantitative approach was used for the sake of getting observable and measurable facts, the assumption being that “social facts can have an objective reality” (Glesne & Peshkin, 1992). Objectivity, which is one of the requirements for a good quality study, refers to ensuring that the study’s findings reflect the reality of respondents’ experience (Cameron, 2011).

As the quality in qualitative study on credibility of findings, the researcher focused on *establishing* trustworthiness— determining how congruent the findings are with reality (Cameron, 2011). In this study, the facts about the real situation being faced by women in their quests for financial inclusion in agriculture were gathered from both farmers, from officials and civil society cadres whose jobs are in some way related to gender equality and women empowerment, or to finance.

Another important aspect considered during this quality control process is *transferability*- which requires the researcher to provide sufficient and reliable data enabling the audience to judge whether the findings can be applied to other situations and contexts (Cameron, *ibid.*). Furthermore, the researcher focused on *dependability as well by providing* details and documentation of the methods used so that the study can be scrutinised and replicated (Cameron, *ibid.*). Consequently, methods and techniques and steps used in this research were clearly described and thus the research would yield closer or similar results if replicated in another context.

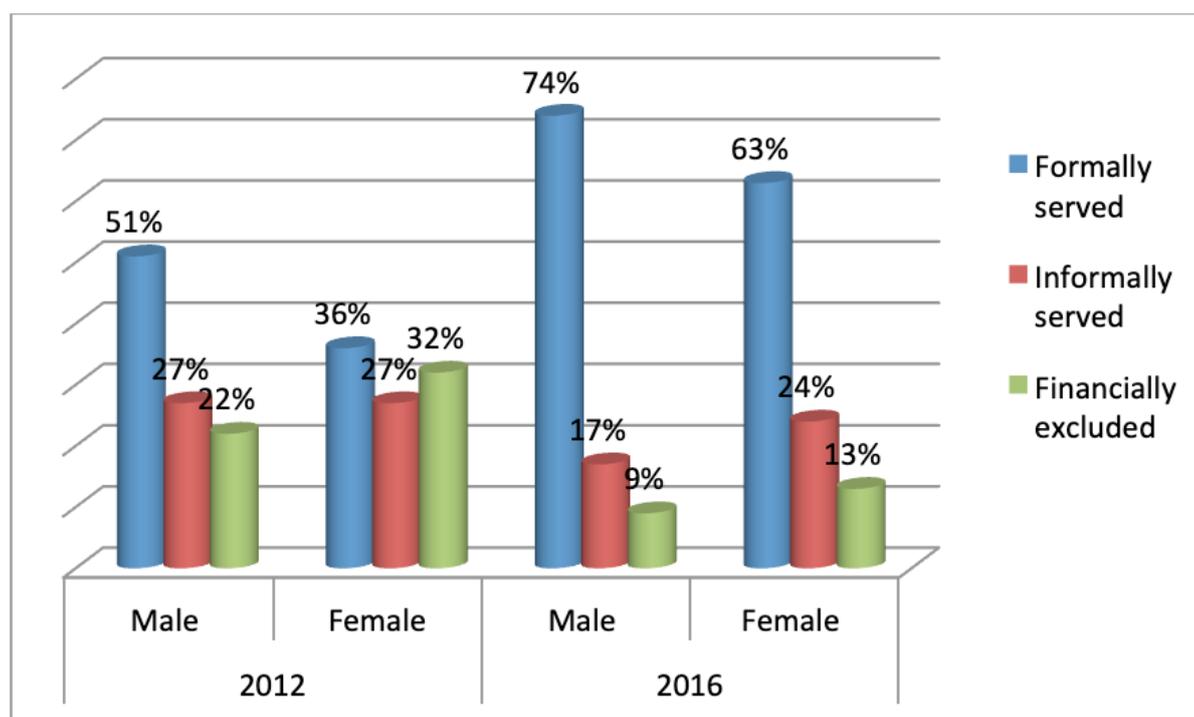
To cross-check information gathered and conclusions, *triangulation* of interviews, answers to the questionnaire and desk review data, observation and document analysis information were contrasted and compared to draw informative inferences.

CHAPTER THREE: ANALYSIS AND INTERPRETATION OF FINDINGS

3.1 Level of women's access to financial services

Owing to various initiatives launched by the Government of Rwanda to boost the country development, access to finance increased a great deal and continuously. Both men and women benefited. Figure 1 below makes it possible to visualise the situation.

Figure 1: Progress on financial accessibility in Rwanda from 2008 to 2016

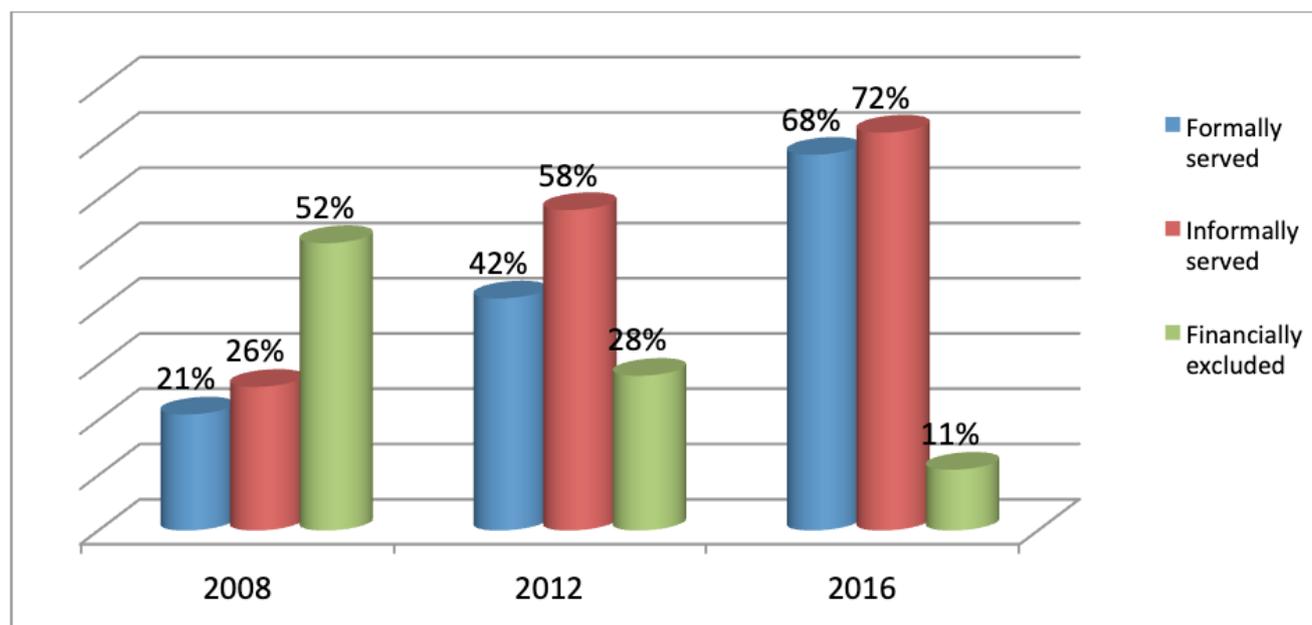


Source: Rwanda Finscope 2016

As indicated in the Figure 1, financial exclusion for both men and women dropped from 52% in 2008 to 28% in 2012 and to 11% in 2016. In the same times, formal financial services increased from 21% in 2008 to 42% in 2012 and to 68% in 2016. Informal financial services increased also: from 26% in 2008 to 58% in 2012 and to 72% in 2016. All this indicates real progress of financial inclusion at country level. This progress is mainly *“attributable to the increase in the number and accessibility of financial institutions, especially Umurenge SACCOs in rural areas whose 44% of members are females in 2016”* (GMO, 2017: 12).

In the specific case of women's financial inclusion, the trends were also positive. Firstly, exclusion dropped from 32% in 2012 to 13% in 2016. Secondly, formal financial services rose from 36% in 2012 to 63% in 2016. In the same time, informal financial services to women fell from 27% in 2012 to 24% in 2016. The figures provided above indicate tremendous increase in women's financial inclusion as well as increased economic activities for them. Figure 2 below displays the whole situation.

Figure 2: Progress in access to finance in Rwanda from 2012 to 2016 by gender



Source: Rwanda Finscope 2016

Figure 1 presented a general situation and Figure 2 provided a situation disaggregated by gender. Both figures indicated significant progress in terms of access to financial services for men and women. However, it is worth mentioning that men have more access to finance than women.

The situation presented above in Figure 2 shows huge progress of women's access to financial services. However, it is related to all economic activities (and other needs for which access to such services is required). When attention is focussed on women's access to finance in agriculture, where the situation shows a need for improvement. For instance, respondents agreed upon one major challenge for women in agriculture: *"we are experiencing poverty, we do not have enough financial resources; hence, we cannot access enough capital to develop our daily business as farmers"*. This is supported by the information from financial institutions whereby one of the criteria to get loan is to have a frequent cash deposit and withdraw. Therefore, it is a precondition to be a regular client of the financial institutions before requesting a loan. However, this is a challenge to both men and women, in all economic sectors.

In the specific case of BDF, which is supposed to facilitate women's and youth access to loans, few farmers in general and women in particular got loans to invest in agriculture, as we were told by civil servants at District level. To explain this situation, some challenges were identified. First, a lot of farmers do not know the process to loans in the BDF system. For instance, many of them asked *"How could we get money from BDF?"* The second issue is related to collaboration standards between BDF and SACCOs. Indeed, the latter are in charge of providing different seekers with loans, the money being given by BDF. The trouble is that a 12% interest is requested.

This demotivates SACCOs to give loans to farmers, who do a risky job owing to climate change especially. Besides, as said respondents at national level, SACCOs receive a lot of requests for loans and do not have enough money to meet all needs from loans seekers who have needed collaterals and have reliable businesses. In such a situation, farmers in general and female farmers in particular can hardly get loans.

The third issue is ability to prepare a bankable project. Very few farmers, including women, can do it and this an exclusion factor. The fourth problem is related to guarantee: in BDF system, women and youth must have at least 25% of the needed guarantee. As reported by respondents at District level, few female farmers can afford that, and this is another exclusion factor.

3.2 Identification of challenges women face to access the finance in agriculture

While being asked about the problems they face, particularly those related to access on agricultural funds, 87% replied that patriarchal related socio-culture norms do not allow married women to apply for bank loans as far as they are still with their husbands. Additionally, 91% of the respondents emphasised that during the harvest seasons, only men have decide when it comes to selling agricultural production and deciding what the money should be used for.

These quantitative findings match well with qualitative findings whereby respondents throughout the interview answered *“Indeed, those who want to launch some projects need collaterals to enable them secure bank loans, however we share the assets with our husbands who hold the total control power and access over household resources, especially the land which is the main property in our area (R14 & R2, P.5, Ls, 201).”*

As the researcher used diverse data sources for the sake of triangulation, the document analysis revealed that *Rwandan society is characterized by a patriarchal social structure that underlies the unequal social power relations between men and women, boys and girls. This has translated into men’s dominance and women’s subordination” (MIGEPF, 2010:8).*

It is therefore worth noting that although gender promotion sensitization programs were undertaken to allow people having a clear understanding about it, gender stereotypes remain a serious concern in rural areas. Interviewed respondents indicated that gender stereotype is the root cause of a number of challenges such as women financially depending on men, women having little control over land although both men and women have 50% by laws.

Another raised concern is the women unpaid care work in the household which not allow women to participate in development activities and access to information. 63.4% of the respondents indicated that women and girls spend long hours fetching water, collecting firewood, doing laundry, preparing food, caring for children and elderly, and other household chores, as well as often carrying out agricultural duties. This time poverty limits women’s opportunity to increase sustainable productivity and better access to information and productive resources.

In addition 85% of respondents confirmed that men are privileged to have enough time to acquire more information about finance since they frequently go to meetings, etc. Therefore, even if women and men have the same financial literacy, men are privileged to have more information and likely to get financial services than women.

According to respondents 95% said that men decide on household property management. At home, even if the idea of acquiring financial assistance may come from a woman, it must be approved by the man and the power of decision is reserved for him. This situation brings to women a lack of self-confidence, simply because they want to avoid the crashes which may bring to gender-based violence in their households. The situation results in women having little involvement or control over home properties and production. The result is just a limited or no access to finance, because women are not involved in production management, which really generate money to pay back the loan.

The following are the identified challenges to women's access to finance in agriculture during the assessment:

- Women unpaid care work at households which still a barrier for women to participate in development activities;
- Limited access to social capital and access to formal financial services (67.6% of respondents);
- Limited control and access to land that mostly constitute the collateral in rural settings (91.6% of respondents);
- limited financial literacy (89.4% of respondents);
- limited self-confidence (61.8% of respondents);
- limited affordable and accessible financial products adapted to women needs and agriculture income (55.4% of respondents);
- persistence of negative cultural barriers that hinder women's access to finance and other productive resources (70.1% of respondents);
- limited access to relevant information (67.9% of respondents),
- limited skills in modern agriculture and lack of appropriate training (71.8% of respondents);
- Inadequate coordination and monitoring of different initiatives highlighted in agriculture gender strategy that enable women and girls to excel in agricultural production. (48.7% of respondents).

3.3 Assessment of challenges women face in access to finance in agriculture sector

With respect to the objective of the assessment, the challenges mentioned in the previous section were identified. Although both the desk review and field research findings indicate that a great improvement

is needed to overcome challenges hampering women's to fully access to financial resources to develop the agriculture.

A considerable number of identified challenges are associated with gender stereotypes as 96% of the respondents confirmed that they are still financially depending on their husbands simply because men are regarded as the heads of the family, breadwinners and decision makers in the household. . In that matter, 3% indicated that the government policies are in place to ensure gender equality in all national programs. However, a majority of women are kept victims of the classic cultural norms. Along with that, another identified challenge has to do with equal rights on family assets. 75% of the respondents indicated that they have no decision in regard to the investment decisions in the family. They argued that even if the laws allow 50% equal share of the family wealth for men and women, the latter can't use them as collaterals to apply for agricultural loans as far as only men can decide on grantees when loans are needed. Furthermore, 18% of the respondents argued that they have equal rights in matters of family assets, but have limited financial literacy skills: how to deal with banks, ability to conceive profitable agricultural projects, skills in budget analysis and in drafting agricultural project proposals etc.

These quantitative findings are compatible with qualitative findings whereby one of the respondents argued that *"When I married my husband, I only brought kitchen utensils, and some few household materials which are no longer existing, he had already earned land and built house in which we are living. I cannot raise the voice that I have rights to those properties."*

Furthermore, the study revealed two other serious challenges: The misunderstanding of gender equality and its effects on the effects and redistribution of household's chores in the family and women limited financial literacy skills. 63.4% of the respondents indicated that women spend most of their time doing chores at home and in food crops activities, whereas men can have enough time to invest in both food crops and cash crops. This unequal distribution of responsibilities results in women having limited or no access to information about finance, loans application, loan use and drafting of successful projects. Consequently, they remain practicing traditional agriculture for survival purposes which will not lead women to economic empowerment.

Moreover, beyond the challenges associated with gender stereotypes, this study found that there are some other challenges linked with climate change adaptations. The survey questionnaire and interview guide revealed that unpredictable climate change is one of the salient challenges that farmers face, and that impact on private sector to invest in the agriculture especially banks that offers capital in terms of loan. In this regards that 23% of the respondents indicated that they have failed to secure agricultural loans when they attempted to apply due to the high risks for the agriculture projects to fail, while 18% were required to provide collaterals. The assessment revealed also that 61.2% of respondents mentioned that women are still lagging behind men in agriculture in terms of access to improved seeds, fertilisers, and other agricultural inputs due to lack of capital to invest in agriculture .

As a matter of fact, it is evident that gender equality principles have not yet fully been achieved, as far as access to finance in agriculture sector is concerned. Furthermore, 59% of the respondents decried the issue of lacking the market for the crops, particularly when they had a good harvest. They argued that there is little control over the market prices, as they may fall down any time when there is a high production due to lack of market price regulation.

3.4 Summary of Key challenges

This section highlights some of the key identified challenges that continue to hinder women access to finance. These are grouped into nine categories namely: limited access to formal financial services, limited collaterals, limited financial literacy, limited availability of financial products and services tailored to women farmers' needs, persistence of negative mindsets and beliefs that hinder women access to finance, limited access to relevant information, limited entrepreneurial skills and capacity to innovate among the women and youth, Limited penetration of the insurance services in the country especially in rural areas as well as inadequate coordination of different initiatives that promote women access to finance.

Underlying the above mentioned challenges are structural, social cultural constraints such as unpaid care work, high women's economic dependence on their spouses, low self-esteem and confidence women and persistence gender stereotypes among the male counterparts that require continuous assessment for advocacy taking into account that gender related issues need comprehensive approach to effectively address them.

3.4.1 Limited access to formal financial services

As highlighted above in findings, women access to finance is still limited by women's heavy dependence in informal finance services which are directly linked to women's high representation in informal economic activities. In fact, 24% of women have access to informal financial services compared to 17% of men¹.

3.4.2 Limited collateral and limited access to social capital

In addition to what described above on limited collateral to women in agriculture sector, according to NISR 2015 Statistics, 25% of all registered parcels of land were for women only, 19% for men only and 54% for married couples. This implies that the total proportion of women eligible to use land as collateral represent 79%. However, the figures from GMO (2014) show that less than a half (38%) has used land certificates to access loans. The challenge is that women, in general have 50% of the household property, however, men still control the household resources and property at 100%. As a result, most women cannot use their household property as collateral in the banks and the situation limits women to secure capital to invest in agriculture. BNR (2015)² showed that the authorized loans to women for the financial year 2014/2015 represent 67% lower than that of men. In fact, while the

1 AFR, Financial inclusion in Rwanda (FINSCOPE) 2016

2 BNR, Annual report 2014/2015, October 2015

authorized loans for men were Rwf 214.3 billion compared to only 68.7 billion for women. Findings demonstrate that collateral requirement is the strongest determinant influencing women's access to finance in agriculture sector. Indeed, those who want to launch some project need collateral to enable them secure bank loans.

3.4.3 Limited financial literacy and education

Financial literacy is defined as the ability to use knowledge and skills to manage financial resources effectively for a lifetime of financial well-being while financial education is the process by which people improve their understanding of financial products, services and concepts, so they are empowered to make informed choices, avoid pitfalls, know where to go for help and take other actions to improve their present and long-term financial well-being. The survey revealed that 84.9% of the respondents need financial literacy. Confidence in one's own skills and knowledge; and a set of values relating to personal financial responsibility. With these figures, it is evident that lack of entrepreneurial skills especially for women is a major challenge in Rwanda where the majority of the targeted groups of women lack fundamental business skills. In Rwanda literacy rates are respectively 60% for women and 70% for men. In rural areas, illiterate women represent 38.8% compared with 30.2% for men (Census 2012). According to interviewees, this influences negatively female farmers' access to finance in agriculture. Their extremely low financial literacy, correlated with limited information amongst the rural populations, is one of the major hindrances to women's access to finance in agriculture sector. There is need to develop a well-designed strategy for financial education and financial literacy in rural areas and financial institutions, including commercial banks and cooperatives, should play an important role for such initiatives to be successful.

3.4.4 Limited availability of financial products and services tailored to women farmers' needs

For financial product to have the desired impact on intended beneficiaries namely women and youth, there is need to undertake an appraisal of women farmers current status and their actual needs. Currently, there are many initiatives with many products aimed at improving women access to finance. However, from the inception up to the implementation of these initiatives, little has been done to engage beneficiaries in terms of creating the necessary awareness among them as well as understanding their actual needs.

Taking the example of village saving and loan associations (VSLAs) as well as many other mutual self-help groups which are active throughout the country especially in the area of cooperatives. These initiatives are beneficial from the point of view of cost, convenience and coverage especially to the poor. However, they remain informal and limited capacity in their management. Building on these experiences, Bank and non-bank financial institutions should innovatively package appropriate products that suit women in agriculture sector needs in a manner that there are efficient with minimum cost and risks.

3.4.5 Negative mindsets and beliefs that hinder women access to finance

It was revealed that the patriarchal socioeconomic structure in Rwandan society has continued to render women more dependent on their spouses. This has tended to be perceived as an acceptable social norm. This among other things has contributed to women's persistent vulnerability, low self-esteem and confidence as well as limited powers in decision making including access to finance. These negative mindsets tend to limit the trust and opportunity of exploiting their own potentials including access to finance for development.

With regards to cultural barriers, the study identified a number of factors hindering women farmers' access to finance including little access and control over land that mostly constitutes the collateral in rural areas and other productive resources.

3.4.6 Limited access to information related to finance

Access to information is a key for anyone to be aware of existing and potential opportunities pertaining to access to finance. In Rwanda, information is mostly channeled from mouth to mouth with limited reading culture and limited time and access to radio and TV especially in rural areas and among women who are constrained by domestic chores. For most women, time spent on Unpaid Care Works (UCW) is disproportionately high compared to men. The burden of Unpaid Care Work affects all women but has the worst effects on women in poverty living in rural areas. Girls and women spend long hours fetching water, collecting firewood, doing laundry, preparing food, caring for children and elderly, and other household chores, as well as often carrying out agricultural duties. This time poverty limits women's opportunity to increase sustainable productivity and better access markets; to know how to claim their rights; and to participate in decision making. According to interviewed respondents, few women know how to access those services, and 61.8% of respondents to the questionnaire wanted to be informed about the way to access BDF and other available access to finance services.

3.4.7 Inadequate coordination of different initiatives that promote women access to finance

As found out by the AfDB (2014), apprenticeship, access to finance and business advisory services programs for youth and women are implemented by a number of institutions with less coordination. MINICOM, RDB, BDF, MIFOTRA, MIGEPROF have been implementing programs which provide training to youth and/or women in apprenticeship/internship. However, their coordination at local district level is still limited including the existing business services at district level such as Business Development Centres (BDCs which could provide the necessary entrepreneurship skills for women.

In addition to the above mentioned actors, other national and international organizations including CSOs, faith based organizations implement different programs/initiatives aimed at promoting women and youth access to finance. However, the main challenge is the limited coordination, information sharing, duplication of efforts, unequal distribution of interventions in districts and regions.

Furthermore, there is a limited systematic monitoring, evaluation and reporting of interventions and impact they have generated especially to women in rural areas doing agriculture and assessment on how women and men benefit from these programs. In addition Feedback from key informants especially service providers have stressed that there is still limited follow up and mentorship services for women and youth initiatives in order to empower them in accessing finance in systematic and sustainable manner. These challenges raise the issue of accountability among different actors and between service providers and beneficiaries.

CHAPTER FOUR: CONCLUSIONS AND RECOMMENDATIONS

4.1 Conclusions

This study aimed at providing a situation analysis of women access to finance in agriculture sector. Specifically, the aim was to assess the challenges faced by women when it comes to access to finance in agriculture sector and advocate for identified issues. The approach used was to assess reality through field research and complement it with desk review.

Findings indicated that the Government of Rwanda is committed to gender equality and the empowerment of women at all levels and across all sectors. The economic empowerment of women is critical for achieving inclusive economic growth and sustainably improving the quality of life for all (women, men, boys and girls). However, despite women high proportion in Rwandan population especially in agriculture sector, they remain poor mainly due to their limited access to finance to invest in agriculture which partly leads to their limited economic empowerment and therefore limited participation in the private sector development. A number of challenges for women to have full access to finance in agriculture was identified including, limited access to formal financial services, limited collaterals, limited financial literacy, limited self-confidence, limited availability of financial products and services tailored to women needs, persistence of negative cultural barriers that hinder women's access to finance, limited access to relevant information, limited skills in modern agriculture and lack of appropriate training and inadequate coordination of different initiatives that promote women access to finance.

Therefore, the following recommendations were proposed address the identified issues towards women access to finance in agriculture sector.

4.2. Recommendations

This assessment identified various challenges faced by women towards access to finance in agriculture. These challenges are used to draw actionable recommendations that various stakeholders in the area of women access to finance would build on to improve the status quo. This section therefore provides recommendations that were issued by participants and later actionable addressed to competent and relevant stakeholders.

MIGEPROF The ministry of Gender and Family Promotion

- In collaboration with the ministry of Finance and Economic planning and National Bank of Rwanda are advised to eengage and encourage financial institutions to develop gender responsive products (specific guarantee fund for women in agriculture sector) to ease access and affordability to women investing in agriculture sector to ensure women's effective access to finance for proper investment in agriculture;

- To Monitor the affordability of existing funds and establish the affirmative action funding for women investing in agriculture – As one of public funds mobilizer for Women Financial Empowerment;
- In collaboration with MINAGRI, to support women farmers to adopt climate smart agriculture technologies and to cope with climate change challenges in agriculture;
- Advocate for easy provision of collaterals/guarantee to women farmers to increase their access to finance in agriculture sector;

Gender Monitoring Office

- To Ensure and support accountability mechanism for the implementation of women access to finance strategies;
- To Monitor and ensure that the women access to finance in agriculture strategies are known and implemented at grassroots level

Business Development Fund (BDF)

- To revise the funds distribution process, especially BDF-Umurenge SACCO so that in their turns SACCOs can serve to most women in need of financial loans, especially in agriculture sector;
- To reduce the interest rate of Sacco Refinancing funds, so that the SACCOs may also access to increased funds and serve more people especially women in agriculture sector;
- Through advisory services, to build the financial literacy, development of business plan for instance, to clients instead of giving them the final products.

Private Sector Federation (PSF) and SACCOs, MFIs and Banks

- Banks and Micro-Financial Institutions (SACCOs, MFIs and Banks) are advised to innovate gender responsive products accessible and affordable to *women investing in agriculture sector*;
- Private Sector Federation is advised to advocate for the role of financial institutions notably banks, microfinance institutions, SACCOs, insurance companies to ensure that women and youth working in agriculture sector, are part of their businesses;

Civil society organizations (CSOs) are advised to:

- Conduct advocacy for women increased access to finance in agriculture sector;
- Sensitize women on financial services tailored to women and Provide mentorship/coaching and advisory services to women working in agriculture sector as their main activity,
- Strengthen and scale up savings along the model of VSLAs by CARE International and other agencies.
- Sensitize and community mobilization for reducing and redistribution of women's unpaid care works – Men responsibilities awareness must be mobilized to the community; (He for She); men engaged approach must be used.

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ANNEX I: Questionnaire (for VSLA members)

ANALYSIS ON WOMEN'S ACCESS TO FINANCE IN AGRICULTURE SECTOR IN RWANDA

Section A Demographics

Kindly fill in the information about yourself by ticking the box that applies to you

1. Gender: Male Female

2. Actual age -----

3. Educational level : Primary High School Bachelor Master
 Doctorate

4. Number of years in being engaged in professional agricultural activities

Section B: Information related to research objectives and questions

Please read the following statements carefully and tick the relevant number that best represents your perceptions of each statement based on the scale provided. This section is related respondents' perceptions about women's access to finance in agriculture sector in Rwanda, the study from which the research instrument was developed based the following research objectives

- Assess the challenges faced by women when it comes to access to finance in agriculture sector;
- Assess the factors hindering of women's access to finance in agriculture sector;
- Identify issues for advocacy towards women's access to finance in agriculture sector.

This scale ranges from **1**=strongly Disagree (**SD**), **2**= Disagree (D), **3**= neither agree nor disagree (**NA**), **4** = Agree (**A**), **5**= Strongly agree (**SA**).

B1	Financial access challenges faced by women in agriculture sector	SD	D	NA	A	SA
With reference to financial access challenges that women face in agricultural sector in Rwanda, I do agree that they are ranked as follow:						
1	They do not have the funds to start up the agricultural business activities	1	2	3	4	5
2	Financial trust do not trust the success of agricultural projects due uncontrolled climate changes, and agricultural product market availability	1	2	3	4	5
3	They do not have collaterals	1	2	3	4	5
4	They do have funds, but they face gender stereotype as cultural barrier	1	2	3	4	5
5	They have financial literacy constraints	1	2	3	4	5
6	They do not have skills to carry out professional agricultural activities	1	2	3	4	5
7	Only men have right over the agricultural production sales during the harvest season	1	2	3	4	5
8	The household activities keep women busy as such they do not have enough time to garner the agricultural related financial opportunities	1	2	3	4	5
9	Inadequate coordination of different initiatives that promote women access to finance	1	2	3	4	5
B2	Assessment of the factors affecting the level of women's access to finance in agriculture sector					
1	Gender stereotype is the main factor leading to women's dependence on their husband	1	2	3	4	5
2	Men and women have equal right on the family assets management	1	2	3	4	5
3	Patriarchal system favours men when it comes to take action related agricultural investment	1	2	3	4	5
4	Lack of initial funds to run agricultural business activities is the main factor contributing to women's limited access on finance	1	2	3	4	5
5	Lack of financial institutions trust about agricultural projects success is the main challenge hindering women' access on finances	1	2	3	4	5
6	Women have all they need to access on finances, except financial literacy	1	2	3	4	5
7	Limited agricultural professional skills are the main contributors of women's limited access on finances	1	2	3	4	5
8	Lack of collaterals hinders women's access on finances in agriculture	1	2	3	4	5
9	House hold activities make women busy as such they cannot easily have information related to agricultural finance information	1	2	3	4	5
10	Uncontrolled climate changes and instant rise or fall of prices on the market negatively affects agricultural projects, and hence women's access to finance	1	2	3	4	5

Thank you for taking part of this study

ANNEX II: Interview guide

No	Key & specific questions	Source of data
1	<p>Key question 1: What are gender mainstreaming gaps on women access to finance in agriculture sector?</p> <p><u>Related specific questions:</u></p> <ul style="list-style-type: none"> ○ How gender perspective is integrated into every stage of policy processes – design, implementation, monitoring and evaluation – with a view to promoting equality between women and men? ○ How policies impact on the life and position of both women and men? ○ What are the inequalities between women and men at all times and in all areas? ○ How responsibility is taken to address related issues when necessary? ○ Are men and women equally involved in any planned action, including legislation, policies or programs, in all areas and at all levels? ○ Do women’s as well as men’s concerns and experiences make an integral dimension of the design, implementation, monitoring and evaluation of policies and programmes? ○ Who are the stakeholders? Do they include individuals or groups with a “gender perspective”? ○ Representation and active participation of women and men and their gendered interests reflected in decisions made, and Resources are aligned with objectives ○ Appropriate participation of both sexes in project implementation and in decision-making? 	<p>Desk review</p> <p>Policy makers staff from MINAGRI, MIGEPROF, MINICOM</p> <p>Financial Institutions & Insurance companies staff</p> <p>PFTH partners’ staff</p> <p>Local GOR staff</p> <p>Women VSLAs & the public</p> <p>Any other relevant persons</p>

	<ul style="list-style-type: none"> ○ How measures are being implemented to allow women and men to take advantage of equal opportunities? ○ Gender-sensitive qualitative and quantitative indicators are identified? ○ How use and analysis of sex-disaggregated data is ensured? ○ Achievement of gender related objectives, results and different impact on women and men, and on the power relations between them? ○ How to improve gender mainstreaming? 	
2	<p>Key question 2: What are the challenges of women towards access to finance in agriculture sector?</p> <ol style="list-style-type: none"> 1) Personal attitude and behaviour level? Who may choose to stay away? Why? When? Where? Any cultural reason? Any religious reason? 2) Personal education and information level? For ex lack of financial literacy? 3) Business level? For ex women's lower income levels relative to men? Or women working in low return and small size businesses? 4) Need level? 5) Access to collateral level? 6) Neighbouring environment level? 7) Bank level? For ex financial institutions' ability to design appropriate products and outreach strategies to reach women? 8) Policy level? For ex Government and financial sector policies and access to finance? 	<p>Desk review</p> <p>Policy-makers staff from MINAGRI, MIGEPROF, MINICOM</p> <p>Financial Institutions & Insurance companies staff</p> <p>PFTH partners staff</p> <p>Local GOR staff</p> <p>Women VSLAs & the public</p> <p>Any other relevant persons</p>

3	<p>Key question 3: How is the level of women financial inclusion in agriculture sector?</p> <p>Level of Access to financial services:</p> <ul style="list-style-type: none"> ➤ % women with an account (by themselves or together with someone else) with a formal financial institution or a mobile money provider) ➤ Relative % of women accessing? Trend? ➤ Relative money borrowed? ➤ Relative business invested in? ➤ Relative paying back rate? ➤ Women with credit from regulated institutions? ➤ Demand-side barriers that customers face to access financial institutions, such as cost or information ➤ Average savings balances, number of transactions per account, number of electronic payments made ➤ Has an account at a financial Institution ➤ Frequency of deposits into account ➤ Frequency of withdrawals from account ➤ Uses checks ➤ Uses electronic payments ➤ Uses it to receive work payments ➤ Uses it to receive money from family ➤ Send money ➤ Barriers: account too expensive, lack documentation, lack of money ➤ Borrowing money from financial institution ➤ Use of a mobile phone 	<p>Desk review</p> <p>Financial Institutions & Insurance companies staff</p> <p>BNR & NISR staff</p> <p>PFTH partners staff</p> <p>Local GOR staff</p> <p>Women VSLAs & the public</p> <p>Any other relevant persons</p>
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<p>Level of Usage of financial services:</p> <ol style="list-style-type: none"> I. % women with credit at regulated institutions II. Cashless transactions (number of cheques, credit transfers, direct debits, payment card transactions (debit cards, credit cards), and payments by e-money instruments (card-based e-money instruments, mobile money products, and online money products)) III. % women using digital payments (Made or received digital payments, % of women using a transaction account (with a bank or other formal financial institution or mobile money provider) to make or receive a digital financial payment Includes: Use the internet to pay bills or make purchases online; Use a phone to pay bills, make purchases, or send or receive money from an account (with a bank or other Formal financial institution or mobile money provider); Use a debit or credit card to make a direct payment from an account; Send or receive remittances to/from an account; Receive wages, government transfer payments, or agricultural payments to an account; Send utility or school fees from an account) IV. Payment using a mobile phone (from an account) (Made payment using mobile phone (% of women using a mobile phone to pay bills, make purchases, or send or receive money from an account (with a bank or other formal financial institution or mobile money provider)) V. Payments using the internet (Made payment using the internet (% of women using the internet to pay bills, make purchases, or send money online) VI. Payment using a bank card (Made payment using a debit card (% women using a debit card to directly make a payment from an account (with a bank or other formal financial institution)) 	
<p>Level of Quality of the products and the service delivery:</p> <ul style="list-style-type: none"> ➤ How financial products and services match women’s needs? ➤ Range of options available to women ➤ Women’s awareness and understanding of financial products ➤ Financial Knowledge: basic financial concepts, such as: Interest, Main purpose of insurance 	

	Level of Usage of products and services	
	How financial inclusion affects women's outcomes such as investment What are financial needs (met and unmet)? Barriers encountered when seeking formal financial services and products s	
4	Key question 4: What are the issues for advocacy that women are facing on their access to finance in agriculture sector?	Desk review PFTH partners staff Local GOR staff Women VSLAs & the public Any other relevant persons
5	Key question 5 What are the recommendations on actions and policies to alleviate some of the challenges women in agriculture sector face on their access to finance?	Policy makers staff from: MINAGRI, MIGEPROF, MINICOM Financial Institutions & Insurance companies staff PFTH partners staff Local GOR staff Women VSLAs & the public Any other relevant persons

6	<p>Key question 6: What are advises on the current strategic plan and advocacy strategy based on the findings of the context analysis?</p>	Desk review
	<p>Strategic plan level</p> <ol style="list-style-type: none"> 1) Do we have a good SWOT Analysis? 2) Do we know where we are now? Mission, values, 3) Where we are going to? Vision, Goals, Objectives, action items 4) How we will get there? Actions items, realism 5) How we will measure the progress? Key performance indicators 6) Financial assessment? 	<p>PFTH partners staff</p> <p>Women VSLAs & the public</p> <p>Any other relevant persons</p>
	<p>Advocacy strategy level</p> <ol style="list-style-type: none"> 1) Priority: <ol style="list-style-type: none"> 2) Decision we want to accomplish, issue we want to address 3) How advocacy is effective and targeted, did we agree with partners and networks on main priorities? 4) Do we have capacities to implement it? 5) Target audience: <ol style="list-style-type: none"> 6) Which people and institutions we need to influence? 7) Do they have a stake in the issue, interests, support or opposition (to you and your priorities), influence and importance? 8) Later steps in advocacy planning on developing appropriate and effective messages and choosing who and how to deliver these messages in order to influence your target audience? 9) Are they already associated with advocacy goal or issues? 10) Successful advocacy strategies? Message, activities for the biggest impact? 11) Message(s) <ol style="list-style-type: none"> 12) How strong and clear the message is? 13) Media to deliver message? Lobbying/negotiating; Public campaigns; and Working with media / engaging with media 	

	<p>14) Choose your messenger(s)</p> <p>15) Identify opportunities and activities for delivering your messages</p> <p>16) Advocacy resources</p> <p>17) Partnerships and alliances? Capacities of staff and other partners? Information and political intelligence available? Realistic budget?</p> <p>18) Manage risks</p> <p>19) Potential risks were identified and analysed? Mitigation measures?</p> <p>20) Implementation</p> <p>21) How the plan is realistic and appropriate to achieve the desired impact?</p> <p>22) Monitor and evaluate progress and impact</p> <p>23) Is there any system by which to check whether the strategy is working to achieve intended impact?</p> <p>24) Capacity development strategy for team and advocates</p>	
7	<p>Key question 7: What are advises on the umbrella coordination mechanisms for effective advocacy to address the identified issues?</p> <p>1) What are coordination mechanisms (vertical and horizontal)?</p> <p>2) Are they efficient and why? in achieving the objectives</p> <p>3) Does it lead to unity of action?</p> <p>4) Planning, organizing, staffing, directing and controlling coordination?</p> <p>5) Coordination facilitates sound planning?</p> <p>6) Standard procedures and rules create uniformity in operations?</p> <p>7) Clearly defines the authority relationship?</p> <p>8) Clearly defined Objectives?</p> <p>9) Maintaining Co-operation? Maintaining good relationship among the people? Sound policies and procedures? Informal contacts to supplement formal communication? Any voluntary cooperation?</p>	<p>Desk review</p> <p>PFTH partners staff</p> <p>Any other relevant persons.</p>

<p>10) Formation of Committees? Their decisions easy to be implemented?</p> <p>11) Comprehensive Policies and Programs? They bring uniformity in action?</p> <p>12) Voluntary Cooperation? Harmonious relations among the people of the organizations?</p> <p>13) Effective Communication? Good communication system? Mutual understanding and cooperation? Different functional groups are represented in the decision-making process?</p> <p>14) Simplified coordination Organization?</p> <p>15) Organization structure of a line of authority and responsibility from top to the bottom is clearly defined? No conflicts?</p> <p>16) Effective Leadership and Supervision?</p> <p>17) Staff Meetings or Conferences? Platform for discussion and solution of various problems? Help to learn new things? It provides the subordinates an opportunity to bring up the problems?</p> <p>18) Chain of Command? Is there a central authority?</p> <p>19) Incentives? Something that encourages?</p> <p>20) Any overlapping efforts and duplication of work? Raking optimum use of its resources?</p> <p>21) Good Human Relations? Morale and job satisfaction? Establishing team spirit?</p> <p>22) Unity of direction?</p> <p>23) Any delay caused by coordination?</p> <p>24) Helping to realize synergies and maximize?</p> <p>25) Division of Labour?</p> <p>26) Team roles?</p>	
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ANNEX III: SWOT ANALYSIS

Stimulating factors:

- **Strengths:**

- Women aspiration to effectively engage in agribusiness development;
- Women continuously involved in cooperatives, VSLAs and tontines to benefit as well from group solidarity.

- **Opportunities:**

- Strong political will to economically empower women as a way for poverty alleviation and country's economic development;
- Existence of many pro-poor initiatives which are generating economic benefits besides social protection initiatives;
- Conducive environment for agribusinesses promotion;
- Favourable policy and legal environment;
- Mechanisms in place to facilitate SME related agribusiness start-ups and growth;
- Strategies in place to support women access to finance;
- Increased decentralization of financial services through MFIs/SACCOs;
- Availability of low cost and convenient facilities/services through mobile money, agency banking, mobile banking, internet banking, etc.;
- Availability of guarantee funds to ease collateral security for women.

Inhibiting factors

- **Weaknesses**

- High illiteracy rate among women coupled with low of formal levels of education and training;
- Limited proximity-based capacity-building related support;
- Limited knowledge and skills in agribusiness management;
- Limited access to financial related information;
- Limited agricultural insurance services;

- Limited knowledge about women legal rights;
- Limited capacity/skills to develop bankable projects;
- Low savings and investment among women;
- Limited financial literacy;
- Low self-esteem and entrepreneurial spirit among women;
- Limited innovation among women.

- **Threats**

- Persistence of negative perception and attitudes towards women economic empowerment;
- Low penetration of financial institutions particularly in rural areas;
- Limited product innovations among financial institutions;
- Low diversified financial products;
- High natural agriculture associated risks coupled with agricultural price fluctuations.