# Annex 4:

# Inclusive Green Financing for Climate Resilient and Low Emission Smallholder Agriculture

# [Image result for gender in africa gif](https://www.google.com/imgres?imgurl=https%3A%2F%2Fi1.wp.com%2Fwww.mdgmonitor.org%2Fwp-content%2Fuploads%2F2015%2F10%2FSDG-5-Gender-Equality-and-Empowerment-of-Women-and-Girls.jpg%3Ffit%3D750%252C410%26ssl%3D1&imgrefurl=https%3A%2F%2Fwww.mdgmonitor.org%2Fsdg5-gender-equality-and-empowerment-of-women-and-girls%2F&tbnid=YXghQU8l1F_aQM&vet=12ahUKEwiZ64z90ZTlAhU3gM4BHd4QDv8QMyhSegUIARDjAQ..i&docid=WSShlYK60tWp3M&w=750&h=410&q=gender%20%20in%20africa%20gif&ved=2ahUKEwiZ64z90ZTlAhU3gM4BHd4QDv8QMyhSegUIARDjAQ)

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### Introduction

# The Gender Assessment aims to provide an overview of gender issues in Niger for informing the design of the project titled " Inclusive Green Financing for Climate Resilient and Low Emission Smallholder Agriculture ". The project is implemented through three components: (i) Innovative Financing Mechanism to foster the best adaptation practices and use of renewable energy along agricultural value chains, (ii) capacity-building and technical assistance for FOs, cooperatives, MSMEs and BAGRI (GCF Grant) and (iii) incentive scheme to encourage MFIs, FOs, cooperatives and MSMEs to adopt adaptation and mitigation measures. The Gender Assessment also addresses gender inequalities and identify opportunities that could be seized through the project activities to fill gender gaps in financing of climate resilient agriculture. The Gender Assessment is informed by a literature review from national and international sources. In addition to the Gender Assessment, a Gender Action Plan has been proposed to set the tone on how gender issues resulting from the assessment can be addressed through the implementation of project activities.

### Gender Inequalities

#### Demography

1. As of July 2018, Niger's population was estimated at 21,4 million inhabitants; it is expected to reach 34.5 million in 2030 and more than triple in 2050 to 69 million. Women account for more than half of the population (52.4%), and this share has actually increased in the last seven years according to data from the National Statistical Institute. They accounted for just over half (50.3%) of the total population in 2012. Women's fertility rate is one of the highest in Africa, 7.6 children per woman and can reach 9 in regions such as Maradi and Zinder. The high fertility trends, combined with a rapid decline in child mortality, contribute significantly to the very high rate of population growth of 3.9 percent. Some cultural aspects drive a preference for children. Some of these are linked to religious interpretations, income risks in the face of poverty, and gender discrimination. Without improvements in these general conditions (risk, human capital, access to health services for both men and women) and without an active (media) engagement to discuss and challenge established norms, population growth is likely to remain high. This high fertility rate is likely to have negative impacts on the time than women can devote to improve their well-being (better education, health and nutritional status, employment and income generation) at the expense of time devoted to child care. Countries like Niger, as well as Chad, Central African Republic, Mali and Democratic Republic of Congo, with higher level of gender inequalities generally have lower level of human development[[1]](#footnote-2).

#### Development and Poverty

1. Niger was ranked 189 out of 189 countries in the 2017 ***Human Development Index (HDI)***, with a ***value of 0.354***. During the period 1990-2017, Niger's HDI value has gone from 0.210 to 0.354, corresponding to an increase of 68.5 percent[[2]](#footnote-3). Based on the sex-disaggregated HDI, a ***Gender Development Index (GDI)*** is calculated as the ratio of the female to the male HDI to measure gender inequalities on three basic dimensions of human development: health (measured by female and male life expectancy at birth), education (measured by female and male expected years of schooling for children and mean years for adults aged 25 years and older); and command over economic resources (measured by female and male estimated GNI per capita). In 2017, the female HDI was 0.317 in Niger while the value for male was 0.391, leading therefore to ***a GDI value of 0.812***.
2. Furthermore, a ***Gender Inequality Index (GII)***, is calculated to reflect gender-based inequalities in three dimensions related to reproductive health (measured by maternal mortality and adolescent birth rates), empowerment (measured by the share of parliamentary seats held by women and attainment in secondary and higher education by each gender) and economic activity (measured by the labour market participation rate for women and men). Niger was ranked 151 out of 160 countries in 2017, with a ***GII value of 0.649***. The maternal mortality rate is 520 per 100,000 live births in 2015 and the adolescent birth rate is 192.0 births per 1,000 women of ages 15-19. Niger has 29 seats held by women out of 171, representing 16.9 percent. However, the number of women parliamentarians has increased compared to 1999 and 2004 with respective rates of 1.2 percent and 12.4 percent. Regarding representativeness in Government, the share of women is only 18% which is far from the target of 25 percent. For local communities, there are 588 local elected officials who are women out of a total of 3752, corresponding to a participation rate of 16% which is much lower in Zinder, Tahoua and Maradi[[3]](#footnote-4). Furthermore, 4.3 percent of adult women have reached at least a secondary level of education compared to 8.9 percent of their male counterparts. The participation of women in the labour market exhibits higher level of gender inequalities with 67.5 percent, compared to male participation of 90.7 percent.
3. As for the **Social Institutions and Gender Index (SIGI),** Niger ranks 153rd out of 159 with a *SIGI value of 0.4415* which is very high. This OECD Development Centre’s Index is a cross-country measure of discrimination against women in social institutions (formal and informal laws, social norms, and practices) across 180 countries. It is worth mentioning that Niger is among a list of 13 Sub-Saharan African countries with a high level of gender discrimination based on the SIGI. The Table 1 below summarizes the above mentioned rates.

Table 1: Index on gender and human development

|  |  |  |
| --- | --- | --- |
| Index | Value/ ranking | Key dimensions of gender inequalities |
| Human Development Index (HDI) | 0.354 in 2017  *189th out of 189 countries* |  |
| Gender Development Index (GDI) | 0.812 in 2017  *Niger is in Group 5 corresponding to countries with low equality in HDI achievements between women and men* | * health * education * command over economic resources |
| Gender Inequality Index (GII) | 0.649 in 2017  151 out of 160 countries | * reproductive health * empowerment * economic activity |
| Social Institutions and Gender Index (SIGI) | 0.4415 | * discrimination in the family * restricted physical integrity * restricted access to productive * financial resources and restricted civil liberties |

1. Gender inequalities contribute to poverty which disproportionately affects women, girls and children. Given the low ranking of Niger in most of the human development indicators, it is one of the poorest countries in the World with a poverty rate of 44.1 percent. Poverty is more important in rural than urban areas, and regions like Maradi, Dosso and Zinder are the most affected ones. This is also reflected with the Multidimensional Poverty Index (MPI) for which Niger had a value of 0.605 in 2012; and about 89.3 percent of the population is considered as poor according to the MPI. Disparities exist between urban and rural areas regarding MPI : rural areas (0.669) which is more than two times higher compared to urban areas (0.276). Regions with highest MPI are Maradi (0.664), Tahoua (0.646), Zinder (0.641) and Dosso (0.620). High poverty level in rural areas and its effects on people's vulnerability gives evidence on the need to create enabling environment for financing climate resilient agriculture.

#### Sector Gender Issues

1. Women make up more than 70% percent of the Niger ’s workforce in the agricultural sector. They play a vital role in household food and nutrition security and are increasingly involved in economic activities of processing and marketing agricultural products to diversify their sources of income. Women's cooperatives succeed in taking advantage of the opportunities offered by rural entrepreneurship through the creation and development of micro and small enterprises upstream and downstream of value chains. These changes highlight the propensity of rural women to seize economic opportunities to improve their well-being and that of the household (health and education of children) and thus strengthen their economic power. In spite of these achievements, gender inequalities still persist because socio-cultural barriers are still very present, and are manifested by a limited access of women to productive resources (land, quality inputs, agricultural equipment ...), to financial services adapted to technical and technological innovations and markets. Women have difficulty accessing productive resources to realize their entrepreneurial potential.. Small and medium-sized enterprises (SMEs) with female ownership is very limited. When they own businesses, they have unmet financial needs and face various barriers to access to assets and financing. Women's low level of education and / or literacy, as well as their very limited access to other basic social services, constitute a major handicap for their development and empowerment.
2. Prevalence on Different Forms of Violence against Women: Women are victims of different forms of violence rooted on social and cultural norms in Niger. These includes: genital mutilation, early marriage and limited access to reproductive health services needs improvement. Fertility has changed little in recent decades, however women's entry into unions remains extremely precocious, with 61% of women in the 15-19 age group married (EDS-MICS, 2012) compared to only 7% of men in the same age group. Taken as a whole, nearly 80% of women are married before the age of 18, and almost half experience first maternity before the age of 18.

##### Employment

1. About 34 percent of women are out of the labour force as opposed to 10 percent for men. On average active women are employed for fewer hours compared to men (28 for women and 43 for men) while receiving lower earnings[[4]](#footnote-5). In terms of gross national income, it is estimated at US$ 481 per year for women, while for men it is more than two times higher with a value of US$ 1292 PPA[[5]](#footnote-6). Women who are paid are only 16 percent in the private sector and 17% in the public sector; and women led companies is very low (5.14 percent). The unemployment rate is estimated at 8.9 percent, with 9.2 percent for men against 8.1 percent for women. Thus women still lack behind in terms employment and income generation.

##### Agriculture

1. Despite the fact that women are highly presented in the agricultural and rural sectors, their agricultural productivity and economic outcomes are limited by the existence of gender inequalities. Backiny-Yetna and McGee (2015) found that plots managed by women in Niger produce 19 percent less per hectare than plots managed by men. The main determinants contributing to gender productivity gap in Niger are (a) farm labor, with women facing significant challenges in accessing, using, and supervising male farm labor; (b) the quantity and quality of fertilizer use, with men using more inorganic fertilizer per hectare than women; and (c) land ownership and characteristics, with men owning more land and enjoying higher returns to ownership than women[[6]](#footnote-7). The relatively lower women participation in leadership outside the household, as measured by group membership and public speaking, is also considered as a key element that affects their agricultural productivity[[7]](#footnote-8). The low agricultural productivity of women compared to men is likely to have impact in their resilience. A study on analysis and measurement of resilience in Niger found that female-headed households are less resilient than male-headed households[[8]](#footnote-9). Female-headed households made up 16% of the households in Niger according to data from the Demographic and Health Survey in 2012. Furthermore, more than one out of three women (36.2 percent) owns at least one land plot compared to more than half for men (55.3 percent)[[9]](#footnote-10). Due to gender inequality regarding access to productive resources, such as land, and financing, female headed households have been found to be poorer and more vulnerable to food and nutrition security. Lack of access to land and appropriate financial tools aa well as management and financial skills strongly limit women opportunities to independently grow viable businesses and to have control over their production and income

##### Education

1. In rural areas, the literacy rate of women aged 15 years old and higher is very low, particularly in rural areas where it was 11 percent in 2014[[10]](#footnote-11). Long standing traditions attach less value to the education of girls than of boys demonstrated by a high propensity of illiterate women compared to men, with respective percentages of 75.5 and 67.8. The gender gaps in literacy rates illustrate inequalities in enrolment and completion of education, with discrepancies between boys and girls. The primary Gross Enrolment Rate (GER) was 77.8 percent in 2017, with 83.3 percent for boys and 72.1 percent for girls. This rate for girls has increased over the last four years, from 64.8 percent in 2013 to 72.1 percent in 2017. The completion rate at primary school also confirms the discrepancies between boys and girls regarding their educational status, with 83.3 percent for boys and 72.1 percent for girls while it is 80.3 percent at national level. These gaps are higher in rural areas compared to urban areas, and particularly for regions such as Zinder and Tahoua. This is compounded by the custom of marrying girls young (particularly in situations of financial distress and preferably to well-to-do (hence older) men from a different climatic zone); prohibiting women from inheriting upon the death of their husband; .

##### Energy;

1. The gendered division of labour within households generates different energy needs. Given the traditional division of labour in rural areas, women and girls bear the main burden of collecting biomass fuels such as charcoal, wood and agricultural waste. Fuelwood is the main energy source for about 97 percent of households. This has negative effects on their health and their well-being. In 2016, about 16.2% of the population had access to electricity but with high disparities between urban and rural areas. In fact, 65.4 percent of urban population have access to energy, while it is only 4.7 percent for the rural population. In this context, promoting renewable energy through solar systems will contribute to lower the gap between urban and rural, while helping women and girls in the time spending and heavy fuelwood collection. Women are also engaged in collecting water both for production and for domestic consumption. Apart from the increased workload that this activity entails, it is also time-consuming: women consequently have less time to take care of their children and to carry-out their economic and entrepreneurial activities.

Women in decision making processes

1. The presence of women in decision-making bodies in public spheres is still very low despite the law on quotas which provides for the allocation to women of 15% of elective positions and 25% of nominative positions, the analysis of the different spheres of political and administrative decision-making reveals a gender disparity in all decision-making structures. Indeed, the number of women in institutions is 29 out of 171 in the National Assembly (16.9%), 8 out of 42 in the Government (19%), 2 out of 52 for prefects (3.8%), 6 out of 266 (2.3%) for mayors and no women as governor .

Overcoming Gender Issues

1. A gender approach would need to be taken when addressing some key constraints to food and nutrition security:

* Low rural productivity
* Inadequate human capital
* Poor governance.

1. It is important to take a gender-transformative approach that goes beyond improving women's access to resources but also enables communities to understand and question the social norms that create inequalities between men and women. and exacerbate poverty.

### Policy and legal framework to reduce Gender Inequalities

1. In Niger , women’s rights in agriculture are shaped by a wide range of legal sources, including international, national, customary and religious norms. Women’s rights are protected by international human rights treaties, particularly the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW). Niger has a Gender National Policy dated 2008 along with a decadal plan (2009-2018) for the implementation of this policy. Moreover, some sectoral policies also include the promotion of gender equality throughout their actions. At a legislative level, the Constitution provides equal rights regardless of gender and prohibits sex-based. The quota law, enacted since 2000 and which enter into force in 2002, define a minimal threshold for the participation to the management of public affairs. The law 2004-50, the commercial code and the civil code include also provisions that should contribute to more gender equality. The National Gender Policy has been updated in 2017 jointly by the Ministry for Women Promotion and the National Observatory for Gender promotion. Among its objectives there is: (i) delaying age of marriage and of first pregnancy for young women; (ii) include gender in all community development plans; (iii) increase women presence in decision-making positions. In 2017, Niger adopted also a National Strategy for prevention and response to gender-based violence. The Government also drafted and is implementing the Women Economic Empowerment National Strategy (2017), with the aim of supporting women entrepreneurship and consequently contribute to gender equality. The need to improve women empowerment is in fact highlighted in all country development strategies. The Economic and Social Development National Plan (2018-2021) strongly considers the role that women can play in economic development and stresses the need to contribute to their economic empowerment, also in the rural sector. The Government of Niger has since launched through the Office of the High Commissioner for the 3N Initiative in 2017 and with the support of FAO to mainstream gender in the national agricultural investment plan and the rural sector with major objectives to raise the level of access and ownership of land by rural women, strengthening their technical and entrepreneurial knowledge, their access to financial resources, innovative technologies and markets. This initiative also aims to promote and strengthen the leadership of rural women in local and farmer organizations.
2. Addressing some of the governance challenges in the public and private sector may bring particular benefits to women. Efforts to improve the enabling business environment are likely to be particularly important for women, who tend to have less access to the money, time, literacy and social networks needed to overcome complex and financially costly/time-consuming regulations. Proxy representation funded by development partners could be considered. Efforts to enable the informal sector will also benefit women who are even more likely than men to operate informally. if they are done in a gender-sensitive manner, efforts to improve tenure security can also be especially beneficial for women by improving their access to collateral and incentives to make productivity-enhancing investments in land.
3. There are additional barriers for women trying to conduct business. For instance, the Civil Code, provides for the male as the head of the household with ‘marital authority’ over his wife and explicitly limits her legal capacity in marriage, including with respect to exercising a profession and opening a bank account. Even though the Commercial Code allows women to have independent. Changes in social norms and behaviours could represent a first step to influence policy and make it more sensitive to gender issues

Project interventions

1. The project will contribute to address these barriers by enabling economic diversification for women. Window 2 aims to develop, strengthen and scale up innovative rural electrification models through solar energy, the project will address women's needs in various ways. Women typically carry the brunt of unpaid work which involves water and fuel collection; food processing, preparation and cooking; travelling and transporting; and caregiving. This is particularly true in rural context with limited basic services and labour saving technologies. Small-scale affordable power supplies, using renewable energy sources could benefit women and girls in many ways. It would decrease their cooking on traditional open fires with traditional biomass or charcoal as fuel and their manual processing or preparation of food. Ideally the innovative technologies promoted would be locally produce creating employment opportunities for the women themselves. New technologies would also require upgrading the skills of the participating women. Overtime, it is likely that such investment will increase their well-being and value in their household and community. Moreover, the use of such technologies will consistently reduce their workload and the time spent for fuel and water collection. In the context of exacerbated gender based violence, the project will monitor and mitigating unintended negative consequences subsequent to the change is power relations.
2. To ensure the adoption of the proposed innovations some key considerations will be taken into account: (1) they need to be perceived as effective, that is being reliable and generating a measurable benefits of value to the women and their households. Issues of safety and convenience are also important.; (2) The technology needs to be appropriate for daily life and should be designed in collaboration with the women intended to use the technology.; (3) the technology will need to be understood and accepted; (4) linking the technology to potential income-generating activities could increase the likelihood of adoption With labor saving technologies, the time burden of fuelwood collection should decrease for women and girls, leading to positive outcomes in terms of environmental management, carbon sequestration, health and well-being. Women can reallocate their time to leisure or economic opportunities by developing micro and small enterprises, diversifying their incomes. The same benefits in time use is expected for girls who will be able to go to school and improve their education.
3. In addition to targeting unpaid domestic work, under widow 2, the project will also target local women's agricultural group to adopt labour-saving and cost-competitive technologies for developing vegetable gardens. This can make critical differences in a context where women have low agricultural productivity compared to men and are struggling to access land with good soil quality and close to water sources. Within these vegetable gardens, the project interventions will promote public sanitation facilities, as well as childcare facilities powered though the solar system. Therefore empowering agricultural women's groups in adopting solar labour-saving technologies is essential to help improve crop yields, increase vegetable intake and nutritional outcomes of households, and freeing up women's time in other productive and economically remunerative activities. As a result, the adaptation capacities of women to climate change will be improved. Facilitating women’s participation – in design, planning, siting, construction, operation, maintenance, management and monitoring, in as far as is locally acceptable – is essential to ensure that they have real choices and that technologies and services are successfully adopted and sustained. Training sessions or other forms of knowledge transfer (such as informal peer training, learning routes, and south-south exchange visits) should be held at times and locations that are convenient for women so that their participation is not restricted.
4. Window 1 aims to strengthen EbA planning, conservation measures and incorporate adaptation measures along value agricultural value chains, the project interventions are likely to contribute to women's empowerment. In fact, agroforestry and forestry projects/programs can better protect women's access rights by allowing for multiple uses of specific spaces and resources by multiple users, and by prioritizing renewable uses, such as the gathering of fruits or harvesting of fallen wood, pruning, coppiced wood, and leaf fodder, which do not preclude most other uses[[11]](#footnote-12). In rural areas of Niger, it is shown that many farmers, particularly women, believe natural regeneration of their parkland has significantly increased crop yields[[12]](#footnote-13). By promoting the plantation of Non Timber Forest Products (NTFP) project interventions should contribute to improving the nutritional status of women and their households through the consumption of products and oil derived from NTFP (e.g. shea, balanites, moringa). In addition, the project interventions will contribute to the development of women's owned- forestry businesses based on sustainable management and agroforestry practices, providing an important source of income which can cover child expenditures related to health and education. The flexibility of NTFP related activities particularly appealing to women, enabling them to combine collection and trade of these products with their other domestic duties and responsibilities[[13]](#footnote-14). Another opportunity women can benefit from this project is that interventions focusing on strengthening women's leadership capacity and their technical and organizational skills in forest management and EbA. For example, they will be trained in tree domestication, tree nurseries/seedling production, beekeeping, community gardening and business and negotiation skills. Regarding their leadership capacity. The project will also support women's involvement in the elaboration and monitoring of forest management plans and to hold decision making positions within organizations or committees responsible for planning.
5. The evidence has shown that secure land rights can increase a woman’s economic independence and bargaining power and reduce vulnerability to Gender Based Violence (GBV)– particularly in low-income, agriculture-based economies[[14]](#footnote-15). The various form of violence are : Domestic violence/Intimate partner violence, Other harmful practices, Female Genital Mutilation/Cutting (FGM/C), Child, early and forced marriage, Domestic violence/Intimate partner violence, Sexual harassment, Sexual violence, Stalking, Trafficking, Violence against women and girls. It lies on the Cultural beliefs, norms and households set Studies conducted by OXFAM on GBV in Niger highlight the rise of the phenomenon in the Agadez and Zinder regions, as well as the Dosso and Maradi regions, with a strong presence of physical, sexual and domestic violence. In Niger there is a high incidence of GBV. It is reported that 93,4% of GBV victims are women and 72% cases correspond to domestic violence – Zinder and Maradi are the regions experiencing high a share of victims[[15]](#footnote-16). As IFAD targeted regions, the project will be implemented in such regions and therefore the proposed activities under windows 1 and 2 should be designed in such a way to reduce domestic violence. Consultation involving both men and women during the design phase could help minimize the negative attitudes men have in realizing that the project intervention is increasing women's economic independence and their bargaining power as well. The use of household methodology to address the underlying causes of discriminatory practices against women will be explored to involve both men at household and community level. Moreover, the project will be implemented alongside with PRECIS, that already foresees that men and women of targeted communities participate in gender based trainings aimed at enhancing gender equality and eventually contribute to reduce household violence. According to a study conducted by UNFPA, one of the main determinants of domestic violence in Niger is related to the lower purchasing power of men. The use of household methodology to address the underlying causes of discriminatory practices against women will be explored to involve both men at household and community level. Consultation involving both men and women during the design phase could help minimize the negative attitudes men have in realizing that the project intervention is increasing women's economic independence and their bargaining power as well. According to a study conducted by UNFPA, one of the main determinants of domestic violence in Niger is related to the lower purchasing power of men. The various form of violence are : Domestic violence/Intimate partner violence, Other harmful practices, Female Genital Mutilation/Cutting (FGM/C), Child, early and forced marriage, Domestic violence/Intimate partner violence, Sexual harassment, Sexual violence, Stalking, Trafficking, Violence against women and girls. It lies on the Cultural beliefs, norms and households set up.
6. Consequently, the project should ensure that men and community leaders are well targeted to benefit from the activities proposed under both windows and can generate income from such activities. Furthermore, within women groups involved in vegetable gardens and sustainable forest management, one key activity is the launching of a domestic violence training program to better empower women within their communities. For a greater impact, this training will be combined with sensitization programs at the community level (through conferences, TV panel discussion, film projections, etc.) involving grassroots associations with the implication of men and women in the design of such programs. Partnership with NGOs and other stockholders to address these sensitive issues will be explored. .
7. Female heads households (16% at country level) may be subject to less access to resources such as land, credit, to information on technologies and reduced engagement within women's groups at the community level. Therefore, at the early stage of the project it will be important to strengthen the understanding of issues related to female headed households in target intervention areas in order to have a better understanding of their situation and needs related to renewable energy and climate resilient adaptation measures. This will inform on the best ways the project could involve female headed households in the activities proposed under windows 1 and 2.

**Youth**

1. In Niger, more than half of the population was under 15 years old (51,9%), two Nigeriens out of three are less than 25 years old (66%) and 33% of Nigeriens are between 15 and 35 years old[[16]](#footnote-17). Youth unemployment is a major problem in Niger, both in urban areas (19.4%) and rural areas (15.1%). In rural areas, youth unemployment is explained on the one hand by the lack of productive jobs and on the other to the effects of food crises, leading therefore to migration towards cities[[17]](#footnote-18). Underemployment is also an issue in rural areas of Niger. About 34.6% suffer from underemployment, with a rate more than two times higher in rural areas (84.6%) because of the seasonality of activities[[18]](#footnote-19). By 2050, Niger dependency ratio will exceed the average for Sub Saharan Africa and other regions (Latin America and Asia) by 25 and 32 percent respectively; and the population age between 15-24 will reach 20 percent, a situation described as the “bulge of youth”[[19]](#footnote-20). This situation is particularly alarming and shows the need in investing in youth employment. The project will create opportunities for youth in agricultural value chain using renewable energy, while engaging them in agroforestry, sustainable forest management and adaptation measures. Depending on their skills, the project interventions will support youth to develop small and micro enterprises and to be involved in the agricultural value chain. For the renewable energy use in agriculture, training modules and materials will be developed for youth to make sure they acquire enough capacities in solar systems maintenance. In addition, the organizational and technical capacities of youth will be improved thanks to the project interventions to developing bankable business plans and run sustainable businesses. While incentivizing project beneficiaries to adopt adaptation and mitigation measures through the Sahel Award, a special attention will be given to young people in the project targeted regions.

**Key challenges and Barriers for women's access to financing for Agriculture**

1. **Women and men farmers have very different levels of access to male family labor** A large part of the gender gap can be attributed to differential access to male family labor in Niger. Equalizing the access to male family labor would reduce the estimated gender gap . This could potentially be linked to a number of other factors including the segregation of tasks, rural women’s limited voice and agency, their lack of access to finance to hire male labor and invest in machinery, and limited time-saving infrastructure. One key reason that women farm managers have less access to male family labor is that the majority of them are widowed, separated, or divorced. Women farmers are less likely to grow cash or export crops that men sell to the market for higher incomes

**Women are disadvantaged in accessing agricultural machinery and production technologies** in Niger: women’s access to agricultural implements and machinery is significantly lower than that of men. Differences in the use of implements and machinery explain the gender gap

* **Property rights and control over assets:** because of cultural beliefs ; women have limited access to land and agricultural inputs ; houses and other assets on their names to be able to provide guarantees to access to loans and develop viable business. . This remains one of the biggest challenge. and prevent financial institutions to provide loans
* Lack or no awareness of financing opportunities: Rural women generally lack knowledge on the financial options available to them with the financial institutions and men control the resources. This is mainly due to lack of financial education and social and cultural norms .
* **Cultural beliefs, norms and households set up:** In Niger, cultural beliefs and social norms, govern the daily life in the rural areas. Women are expected to perform certain type of work and respect the society rules which affect their engagement in economic activities and to close the gender gap. They are mainly confined on unpaid care work and not in activities which car liberate them economically such as cash crops.
* **Lack of capacity of women:** Because of low education and high natality most of rural farmers to not have access to proper education compared to men. They also lack of access to knowledge and information to develop project for the banks and IMFs .
* **Biased perception of the financial sector :** small scale agriculture is considered as risky by banks and MFIs, and women are not attractive to banking. In situations they can access, interest are high and put them into a debt circle.

1. To close the gender gap in agriculture and modernize this sector in Niger, a set of measures need to be taken during the design of the projects and below are the proposed activities:

**Gender Action Plan**

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| **Objective/Impact**: Increased climate resilient agricultural practice adoption and enhanced utilization of Renewable Energy Technologies by women led households, FOs, Cooperatives and MSMEs in Niger.  **Outcome:** Enhanced access to finance for implementation of climate resilient practices and Renewable Energy technologies by women led households, FOs, Cooperatives and MSMEs.  **Means of Verification:** Number of loans provide to women led households, FOs, Cooperatives and MSMEs, project reports providing analysis of data applicable to appropriate indicators | | | | | | | |
| **Activity** | | **Indicator and target** | | **Timeline** | | **Responsibility** | **Cost (USD)** |
| **Output 2.4. :** More women and youth entrepreneurs engaged in EbA, Energy, climate resilient agriculture, including at decision making levels | | | | | | | |
| 2.4.1 Establish protocols to ensure gender values are reflected in lending products  Establish a formalised institutional culture to ensure female staff within BAGRI and MFIs are part of management and decision making processes of loan products.  Gender values integrated into BAGRI internal guidelines and tools | | * Developed gender inclusive protocols and policy for lending products. * 1 gender inclusivity protocol * 1 Sexual Exploitation and Abuse policy * 1 Awareness raising policy * 1 Grievance mechanisms established (incorporating Gender Based Violence safeguards) | | | Y1- Y4 | PMU | 50 000 |
| 2.4.1. Improve financial literacy for women and youth to improve awareness of financing opportunities and to also agricultural machinery and production technologies | | * Number of training completed per year * 500 MSMEs, FOs, Cooperatives of which 50% lead by women | | | Y1-Y4 | PMU/ consultants | 50,000 |
| 2.4.2: Capacity building to ensure women and youth have access to property rights and control over assets and actively involved in natural resources management committees | | * Number of women with access to property rights and control over assets * Number with property rights and assets that develop business plans * At least 1000 Business plans | | | Y1-Y4 | PMU/ consultants | 40,000 |
| 2.4.3: Carry out surveys on gender inclusive natural resource management practices | | * Number of Surveys and report conducted * 10 surveys | | | Y1-Y3 | PMU/ consultants | 30,000 |
| 2.4.4.Promote gender equality in social contexts and sentization and trainings to address violence against women and high natality rate | | * Number of women and men benefiting of domestic violence training programs. * Prevalence of physical and/or sexual intimate partner violence in the last 12 months; and the prevalence of sexual violence by a non-partner * Proportion of women (aged 20-29) who have ever experienced sexual violence by a non-partner from the age of 15, * Number of women that are engage in birth control | | | Y1-Y5 | PMU/ consultants | 30,000 |
| 2.4.5. Women are represented in the decision making process including within BAGRI for reviewing business plans from clients | | * Number of women and youth that receive incentives and implement climate adaptation and mitigation measures and RET along agricultural value chains * Number of women and youth participating to the AWARD * Number of women that cover managerial positions in committees | | | Y1-Y5 | PMU/ consultants | 50,000 |
| 2.4.6. Capacity building to change and cultural beliefs, norms and households set up on women in agriculture and rural finance | | * Number of households that have registered changes in attitudes on Biased perception for financial institutions and women role in agriculture | | | Y1-Y5 | PMU/consultants | Under PRECIS project for the same beneficiaries |
| **Output 3.2:** More women and youth entrepreneurs engaged in EbA, Energy, climate resilient agriculture, including at decision making levels | | | | | | | |
| 3.2.1: Encourage women and youth to compete for the SAHEL AWARD  Communication campaign via visits, website, radio message. | Number of campaigns and visits  2 written campaigns  12 radio campaigns  2 visits | | Y1-Y5 | | | PMU/consultants | 120,000 |
| 4.1.1: Project Management Unit (PMU) established in BAGRI | | | | | | | |
| Hire the Gender Specialist | Contract signed | | Y1-Y5 | | | M&E team | 51,000 |
| **Output 4.2**: Monitoring and Evaluation (M&E) system established and operational | | | | | | | |
| 4.2.2: Collection of gender disaggregated data for reporting on project performance indicators  Hire specialists to conduct surveys and carry out data aggregation methodologies to obtain gender disaggregated data | Number of reports displaying gender disaggregated data  7 reports | | Y1-Y5 | | | PMU/Consultants | 90,000 |
| **TOTAL** |  | | | | | | **511,000** |

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