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# Gender Assessment

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## **FP078: Acumen Resilient Agriculture Fund (ARAF)**

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## Uganda Gender Assessment

- **What is the maternal mortality rate, infant mortality rate, educational status of girls and boys, adult literacy rate (disaggregated by sex), poverty rate, labour force participation rate (disaggregated by sex), employment rate (disaggregated by sex), unemployment rate (disaggregated by sex), political participation rate (disaggregated by sex), life expectancy (disaggregated by sex) in the country of intervention and/or the project/program footprint area?**

Uganda was ranked 73 out of 86 in the 2012 Social Institutions and Gender Index with a score of 0.383802; 46 out of 136 in the 2013 Global Gender Gap Index with a score of 0.7086; 110 out of 148 in the 2012 Gender Inequality Index with a score of 0.517. All indices are on a 0-1 scale. For the SIGI and the Gender Inequality Index, 0 points to complete equality and 1 to complete inequality. For the Global Gender Gap Index, the opposite holds true.

Maternal mortality rate	343 per 100,000 live births ( <a href="#">World Bank</a> )
Infant mortality rate	38 per 1,000 live births ( <a href="#">World Bank</a> )
Adult Literacy Rate	Male: 85.3%, Female: 71.5% ( <a href="#">CIA World Factbook</a> )
Employment to Population Ratio	Total: 83%, Female: 81% ( <a href="#">World Bank</a> )
Unemployment Rate (% of respective labor force)	Male: 2.7%, Female: 1.9%
Life Expectancy	Male: 54 yrs, Female: 56.9 yrs ( <a href="#">CIA World Factbook</a> )

### Political Participation:

Women have the same rights to vote and stand for election as men in Uganda. Following the 2011 elections, there were 23 female Ministers in the President's 75-member cabinet. The speaker of the National Assembly and the Inspector of Government (IGG), who headed the leading government anticorruption investigative body, were women. There were 135 women in the 386-member National Assembly. The law requires elections for seats reserved for special interest groups: 112 for women, five for organized labour, five for persons with disabilities and five for youth. Within the Ministry of Local Government (MoLG) there are 103 men and 42 women only. Moving to specific MoLG units, the Local Government District Inspection Department demonstrates the highest gender imbalance, with men represented six times more than women. Conversely, both the Directorate of Local Government and the Policy Analysis Unit are fully gender balanced. Moreover, despite 59.4 % of all the people attaining a Diploma and Graduate level of qualification are women, women make up for only a small fraction of those achieving a Middle Management salary (20%). Source: [WikiGender](#)

- **What is the division of labour among women and men in the project/program footprint area and/or the country of intervention?**

According to the [World Bank](#), 48.8% of the total labor force in Uganda are women.

- **What is the participation between women and men in the formal/informal economy in the country of intervention or in the project/program footprint area?**

Uganda is an agriculture-based economy regarded as a food basket in the Eastern African region. Agriculture accounts for approximately 22.9 % of GDP. 81 % of the female labour force and 67 % of men work in the sector. Despite the main role played by women in agriculture, it is estimated that only 7 % of them own and control the use of land. Women's rights tend to be limited to access, whereas men are more inclined to enjoy the ownership rights and ultimately control the proceeds from the land. Uganda received a score of 1 (complete inequality) in the 'access to land' SIGI 2012 dimension. Women working in agriculture are more likely not to be paid than those working in non-agricultural work (36 % compared with 4 %). Source: [WikiGender](#)

- **Will services and technologies provided by the project/program be available and accessible to both women and men?**

Yes. Women comprise over 50% of agricultural workforce in Africa and play an integral role in pursuing pathways out of poverty. ARAF aims to invest in companies that empower smallholder farming households (both men and women) to improve their productivity, livelihoods and climate resilience.

- **What are the differential needs/priorities of women and men in the context of the project/program? Will the project/program be able to address their respective needs and priorities? If so, how?**

Although our aim is to ensure equal opportunity to both men and women in the community, we are mindful of local societal dynamics that vary region by region. For instance, in cases where men are the head of the household, the decision making power rests with them while women are in the support role and vice versa. Generally, it has been observed that men have stronger influence with external stakeholders and functions such as securing inputs, credit or selling to the market, managing logistics, etc. while women primarily focus on farm and household management along with the male members of the family.

The domains that contribute most to women's disempowerment in agriculture are lack of leadership in the community and time burden, with control over resources making the third largest contribution to disempowerment. 49 % of women lack access to or decision-making ability over credit, more than one-third does not have a manageable workload, and more than 33 % are not members of any group. More than 21 % lack sole or joint decision-making authority over income. Men report relatively less disempowerment in decision-making over income and have less time poverty and relatively greater achievements in community leadership than women. Source: [WikiGender](#)

ARAF recognizes the cultural nuances involved in our focus communities while encouraging a greater role of women in decision making. In terms of their needs, ARAF will address the needs of farming communities regardless of gender with improvement in livelihoods, productivity and climate resilience being the primary measures of success.

- **Has the project/program recognized the distinct vulnerabilities of women and men and developed specific response strategies for each target group?**

ARAF's focus is unlocking untapped potential for the farming household as a whole. Due to this approach, collective vulnerabilities such as hunger, poverty and climate are of more relevance to the program. Our response strategies are also aimed at addressing these vulnerabilities for both the men and women of the household.

Specifically, ARAF aims to focus on three key areas to empower women in agricultural value chains:

- **Women-focused Financial Inclusion Services:** According to CGAP, among adults in developing economies living below the \$2-a-day poverty line, women are 28 percent less likely than men to have an account at a formal financial institution. Financial inclusion for

smallholder households (women in-particular) can prove to be a game-changer for the sector. ARAF Technical Assistance (TA) Facility will be leveraged to experiment with innovative models and approaches that improve financial inclusion of women in farming households as well as relevant financial literacy to ultimately enhance their decision making power in agriculture.

- **Digital Literacy Campaigns:** ARAF recognizes digital platforms as a key strategy pillar to improve access and visibility across the supply chain. To tilt markets in favor of smallholders, we must enable mechanisms that help farming household leverage digital platforms to strengthen their connection to the market, benefit from affordable credit, reliable extension and quality inputs. According to GSMA, African women are currently 13% less likely than African men to own mobile phones which makes the need for women-focused digital literacy campaigns an important area of empowerment. ARAF TA Facility will be leveraged to fund campaigns that increases the uptake of mobile phones and associated services while accelerating the impact of digital literacy campaigns.
  - **Women Extension Agent Programs:** While improved digital literacy and financial inclusion can significantly improve women's agricultural decision making power, greater participation in extension networks can also enhance women's role and influence in the sector. While over 50% of the agricultural workforce are women, extension networks are predominantly managed by men. ARAF aims to leverage women social networks and enhanced expertise (through digital literacy and financial inclusion) to strengthen extension models that aim to reduce information asymmetries in the farming population. ARAF TA Facility will be used to design and implement programs that encourage greater participation of women in agricultural extension programs.
- **Are the specific knowledge and skills of women and men, especially from vulnerable groups, being utilised to contribute to project/program outcomes and solutions?**
  - Yes, Acumen has developed an approach that leverages the knowledge and skills of women and men in the work that we do. For ARAF, we see a greater role of women both on the investing side as well as the investee side. We will encourage greater women participation at the board level and ensure equal opportunity at the investing team and investee level. We will comply with Gender Equality Standards as defined by the ILO and IFC respectively.
  - We have demonstrated our commitment by engaging in activities that can educate the impact investing space in recognizing the role of women in tackling poverty. For example, between 2014 - 2015, Acumen teamed up with the International Center for Research on Women to look at our portfolio and how our companies engage women as customers and employees. We *published Women and Social Enterprises: How Gender Integration Can Boost Entrepreneurial Solutions to Poverty* and launched the report during the Women's World Forum in Deauville in October 2015 and at an event with Acumen's community in New York. The qualitative research and report provide a glimpse into how Acumen's portfolio companies are currently thinking about gender and a framework with which to deepen how we integrate gender considerations into the work that we do. We learned that women are a significant proportion of our investee's customer base and about how our companies are already benefitting women. We also discovered a need to better understand the role that women play throughout our business models – as low-income customers, employees, managers, etc.
- **Has the project/program identified opportunities to challenge gender stereotypes and increase positive gender relations through equitable actions? If so, what are these opportunities and actions?**
  - ARAF will encourage greater women participation at the board level and ensure equal opportunity at the investing team and investee level.
  - We will comply with Gender Equality Standards as defined by the ILO and IFC respectively.

## Ghana Gender Assessment

- **What is the maternal mortality rate, infant mortality rate, educational status of girls and boys, adult literacy rate (disaggregated by sex), poverty rate, labour force participation rate (disaggregated by sex), employment rate (disaggregated by sex), unemployment rate (disaggregated by sex), political participation rate (disaggregated by sex), life expectancy (disaggregated by sex) in the country of intervention and/or the project/program footprint area?**

In the [Social Institutions and Gender Index 2014 Edition](#), Ghana has high levels of discrimination against women in social institutions. It has lower discrimination in son bias and higher discrimination in restricted access to resources and assets. *Read the full country profile and access the data here: <http://www.genderindex.org/country/ghana>*

Maternal mortality rate	319 per 100,000 live births ( <a href="#">World Bank</a> )
Infant mortality rate	43 per 1,000 live births ( <a href="#">World Bank</a> )
Adult Literacy Rate	Male: 82%, Female: 71.4% ( <a href="#">CIA World Factbook</a> )
Employment to Population Ratio	Total: 73%, Female: 71% ( <a href="#">World Bank</a> )
Unemployment Rate (% of respective labor force)	Male: 5.4%, Female: 6.2%
Life Expectancy	Male: 64.1 yrs, Female: 69.1 yrs ( <a href="#">CIA World Factbook</a> )

### Political Participation:

Currently (as at 06 December 2016), Ghana has only 31 of its 275 parliamentarians as women with less than 30% being Ministers of State and District Chief Executives. This can be attributed to factors such as leadership roles which are still seen as being more masculine, indicating societies should be led by men, thereby relegating women into the background of political decision making in Ghana. In addition, the unequal playing field created by political parties disadvantage women. Women also do not have the required resources for political campaigns and electoral processes coupled with an uninformed public about women's human rights and contribution to development. Source: [UNDP](#)

- **What is the division of labour among women and men in the project/program footprint area and/or the country of intervention?**

According to the [World Bank](#), 50% of the total labor force in Ghana are women.

- **What is the participation between women and men in the formal/informal economy in the country of intervention or in the project/program footprint area?**

Agriculture accounts for about 20% of Ghana's GDP and employs more than half of the workforce, mainly small landholders. Almost 50% of agricultural workforce are women – mostly employed informally. Gold and cocoa exports, and individual remittances, are major sources of foreign exchange. Expansion of Ghana's nascent oil industry has boosted economic growth, but the fall in oil prices since 2015 reduced by half Ghana's oil revenue. Production at Jubilee,

Ghana's offshore oilfield, began in mid-December 2010. The country's first gas processing plant at Atubao is also producing natural gas from the Jubilee field, providing power to several of Ghana's thermal power plants. Source: [WikiGender](#)

- **Will services and technologies provided by the project/program be available and accessible to both women and men?**

Yes. Women comprise over 50% of agricultural workforce in Africa and play an integral role in pursuing pathways out of poverty. ARAF aims to invest in companies that empower smallholder farming households (both men and women) to improve their productivity, livelihoods and climate resilience.

- **What are the differential needs/priorities of women and men in the context of the project/program? Will the project/program be able to address their respective needs and priorities? If so, how?**

Although our aim is to ensure equal opportunity to both men and women in the community, we are mindful of local societal dynamics that vary region by region. For instance, in cases where men are the head of the household, the decision making power rests with them while women are in the support role and vice versa. Generally, it has been observed that men have stronger influence with external stakeholders and functions such as securing inputs, credit or selling to the market, managing logistics, etc. while women primarily focus on farm and household management along with the male members of the family.

ARAF recognizes the cultural nuances involved in our focus communities while encouraging a greater role of women in decision making. In terms of their needs, ARAF will address the needs of farming communities regardless of gender with improvement in livelihoods, productivity and climate resilience being the primary measures of success.

- **Has the project/program recognized the distinct vulnerabilities of women and men and developed specific response strategies for each target group?**

ARAF's focus is unlocking untapped potential for the farming household as a whole. Due to this approach, collective vulnerabilities such as hunger, poverty and climate are of more relevance to the program. Our response strategies are also aimed at addressing these vulnerabilities for both the men and women of the household.

Specifically, ARAF aims to focus on three key areas to empower women in agricultural value chains:

- **Women-focused Financial Inclusion Services:** According to CGAP, among adults in developing economies living below the \$2-a-day poverty line, women are 28 percent less likely than men to have an account at a formal financial institution. Financial inclusion for smallholder households (women in-particular) can prove to be a game-changer for the sector. ARAF Technical Assistance (TA) Facility will be leveraged to experiment with innovative models and approaches that improve financial inclusion of women in farming households as well as relevant financial literacy to ultimately enhance their decision making power in agriculture.
- **Digital Literacy Campaigns:** ARAF recognizes digital platforms as a key strategy pillar to improve access and visibility across the supply chain. To tilt markets in favor of smallholders, we must enable mechanisms that help farming household leverage digital platforms to strengthen their connection to the market, benefit from affordable credit, reliable extension and quality inputs. According to GSMA, African women are currently 13% less likely than African men to own mobile phones which makes the need for women-focused digital literacy campaigns an important area of empowerment. ARAF TA Facility will be leveraged to fund campaigns that increases the uptake of mobile phones and associated services while accelerating the impact of digital literacy campaigns.

- **Women Extension Agent Programs:** While improved digital literacy and financial inclusion can significantly improve women's agricultural decision making power, greater participation in extension networks can also enhance women's role and influence in the sector. While over 50% of the agricultural workforce are women, extension networks are predominantly managed by men. ARAF aims to leverage women social networks and enhanced expertise (through digital literacy and financial inclusion) to strengthen extension models that aim to reduce information asymmetries in the farming population. ARAF TA Facility will be used to design and implement programs that encourage greater participation of women in agricultural extension programs.
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## Nigeria Gender Assessment

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In the [Social Institutions and Gender Index 2014 Edition](#), Nigeria has very high levels of discrimination against women in social institutions. It has lower discrimination in son bias and higher discrimination in restricted civil liberties. Read the full country profile and access the data here: <http://www.genderindex.org/country/nigeria>

Maternal mortality rate	814 per 100,000 live births ( <a href="#">World Bank</a> )
Infant mortality rate	69 per 1,000 live births ( <a href="#">World Bank</a> )
Adult Literacy Rate	Male: 69.2%, Female: 49.7% ( <a href="#">CIA World Factbook</a> )
Employment to Population Ratio	Total: 54%, Female: 46% ( <a href="#">World Bank</a> )
Unemployment Rate (% of respective labor force)	Male: 4.4%, Female: 5.8%
Life Expectancy	Male: 52.4 yrs, Female: 54.5 yrs ( <a href="#">CIA World Factbook</a> )

### Political Participation:

Women make up about 49 per cent of the Nigerian population and nearly one out of four women in sub-Saharan Africa is a Nigerian. While this presents potential human resources that can be harnessed to enhance economic productivity; the disparities in social and economic opportunities between men and women have never been starker. Nigeria has the lowest number of female parliamentarians in sub-Saharan Africa and ranks 133rd in the world for female political representation. Women own 20 per cent of enterprises in the formal sector and 11.7 per cent of Board Directors in the country are women.

Source: [LSE](#) Blog

- **What is the division of labour among women and men in the project/program footprint area and/or the country of intervention?**

According to the [World Bank](#), 42.4% of the total labor force in Nigeria are women.

- **What is the participation between women and men in the formal/informal economy in the country of intervention or in the project/program footprint area?**

Nigeria is the most populous country in Africa and the eighth most populous country in the world. One of the world's largest producers of crude oil, Nigeria is heavily dependent on its crude oil export, contributing to growth rates of 9.0% in 2008 and 8.3% in 2009. Oil exports account for over half of federal government revenue and over 90% of export earnings, but these revenues have traditionally been squandered through rampant corruption and mismanagement. Nigeria has

had the highest external debt among regionally comparative countries, through the years with a peak in 2005 at 8.82 billion.

Overall:

- The agricultural sector is still the largest employer in the country; and
- 70.9% of men and 74.8% of women in the total civilian employed labor force report being self-employed.

The Nigerian workforce exhibits high levels of gender inequality:

- Nigeria has one of the lowest rates of employed women, as percent of the total population, among selected countries with similar gross national income; and
- The highest percentage of men in the workforce is among those aged 45-49 (99.2%) compared to just 67% of women in this same age group.

Source: [BC Research](#)

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