



PATHWAYS to PROSPERITY

Understanding women's rural transitions and service needs

November 2019

As part of the 2019 Rural and Agricultural Finance State of the Sector series, this outcome area deep dive provides a new way of thinking about the global women's economic empowerment challenge through a pathways lens.

Anchored in the research and models presented in the [Pathways to Prosperity report](#), this deep dive explores the specific considerations that service providers and donors need to take into account when looking to support different pathway transitions for rural women. This research draws from the latest global literature and the perspectives of a range of leading practitioners and seeks to spark a new conversation around viable pathways to prosperity for rural women as they transition through different life stages.

THE GLOBAL GENDER CHALLENGE

Despite their vital role in the development and transformation of rural economies, women continue to have unequal access to opportunities that help them build resilient livelihoods and realize their economic potential.

In 40 of the 95 countries surveyed by McKinsey, gender inequality remains extremely high or high across several indicators, namely aspects of work,¹ maternal mortality, legal protection and political voice, and violence against women. Women are half the world's working-age population but generate only 37% of global GDP.² Women's unpaid care work³ is not counted in traditional measures of GDP; if it were, estimates place it at roughly 13% of global GDP. The economic size of the gender gap is only part of a larger divide that affects society in myriad ways.

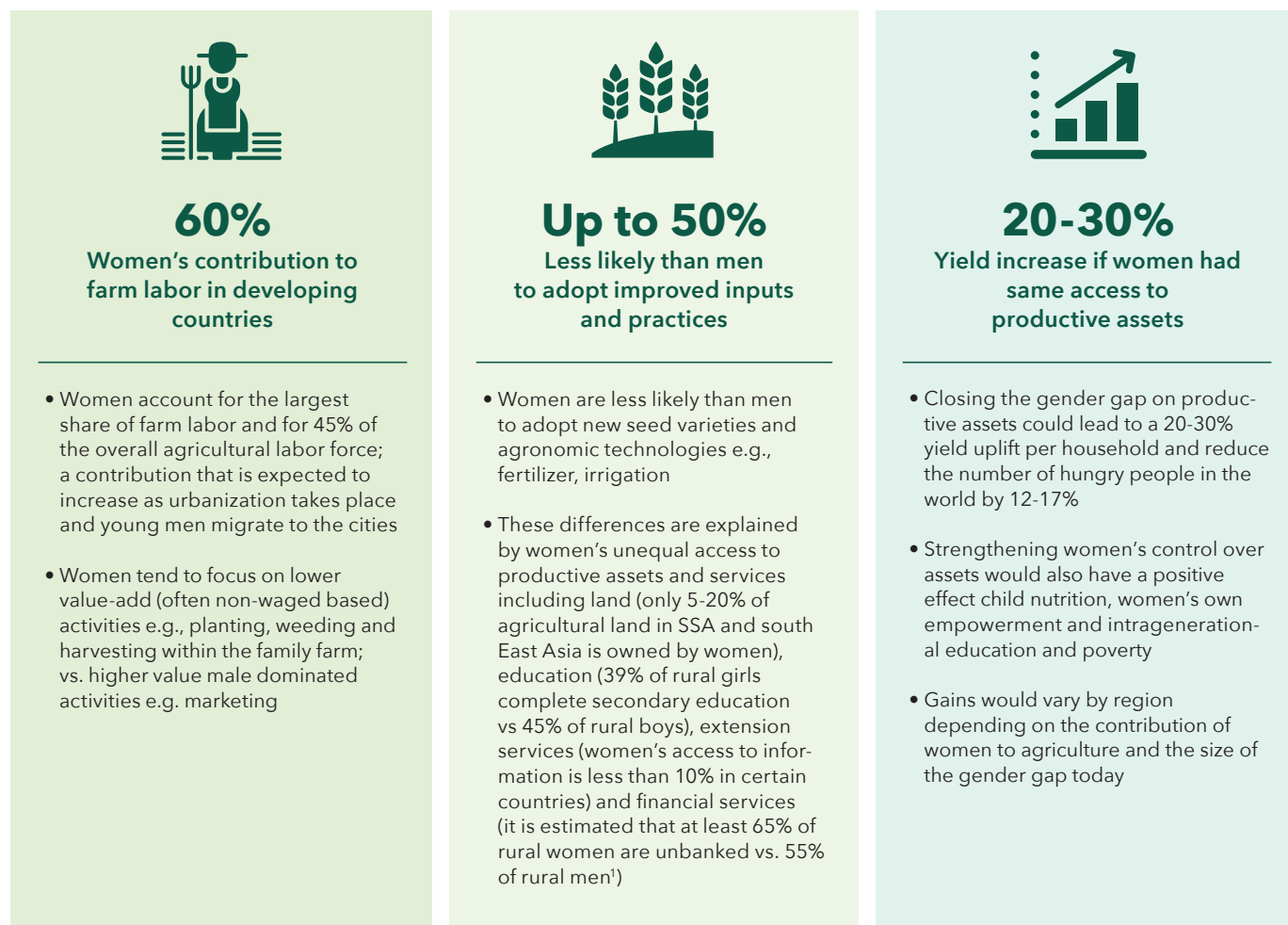
The role of women in agriculture is vital and growing in many countries around the world. In developing countries, 79% of economically active women report that their primary activity is agriculture.⁴ Women account for the largest share of farm workers, although their labor is often non-wage-based, performed at home, and within small-scale agricultural systems. African women provide between 60% and 90% of subsistence agricultural labor. They contribute to 90% of food processing, fetching water, and fuel; 80% of food storage and transport; 90% of work hoeing and weeding; and 60% of harvesting.⁵ Yet women are significantly less

likely to be the owners of the land that they work on or have access to productive assets and services, such as agricultural inputs or extension and training services.

It is estimated that if women had equal access to productive assets, yields could increase between 20% and 30% per household.⁶

FIGURE 1

The gender challenge in three numbers



¹ Assumes same difference between the average global and women account ownership and that of rural adults.

Sources:

Gender in Agriculture: Closing the Knowledge Gap, FAO, 2014; *The State of Food and Agriculture 2010-2011*, FAO, 2011. *The Gender Gap in Land Rights*, FAO 2018.; *Gender Differences in Use and Preferences of Agricultural Information Sources*, The Journal for Agricultural Education and Extension, 2018; *How Does Gender Affect Sustainable Intensification of Cereal Production in the West African Sahel? Evidence from Burkina Faso*, Veronique Theriault, Melinda Smale, Hamza Haider, Michigan State University, 2017; *Bridging the Gap: Decomposing Sources of Gender Yield Gaps in Uganda Groundnut Production*, Department of Agribusiness and Natural Resource Economics, Makerere University Kampala, Uganda, 2019; *Creating Gender-Responsive Agricultural Development Programs*, Bill and Melinda Gates Foundation, 2012; World Bank Findex Database; Authors analysis

I. SEEING RURAL WOMEN THROUGH A PATHWAYS LENS

In the recently released Rural and Agricultural Finance State of the Sector Report: [Pathways to Prosperity](#) a new approach to customer segmentation—based on smallholder rural transition pathways—was proposed.

The rural pathways model moves us from a static understanding of rural households based on their characteristics at a particular moment, toward a dynamic view of how households and their needs might evolve over time. This model lays out the different transition pathways rural households may take as they pursue increased resilience and agency through various livelihoods strategies. These pathways coalesce around four centers of gravity: 1) farming as a business; 2) rural services; 3) rural labor; and 4) urban migration. Over the course of a lifetime, a single household may move forward or backward along a pathway, change pathways entirely, or simultaneously pursue multiple pathways. By mapping out the likely transition points

for rural households, financial service providers will be able to create a strategy for engagement that delivers the right services at the right time.

At a foundational level, women have the same set of rural transition pathway options as men. They can stay in farming (pathways 1-4), move into rural entrepreneurship services (pathway 4-5), become rural workers (pathway 6), or migrate to urban areas (pathway 7). However, women often face significant barriers in accessing the skills, networks, and assets needed to transition through rural pathways—limiting their agency and mobility across different livelihood strategies.

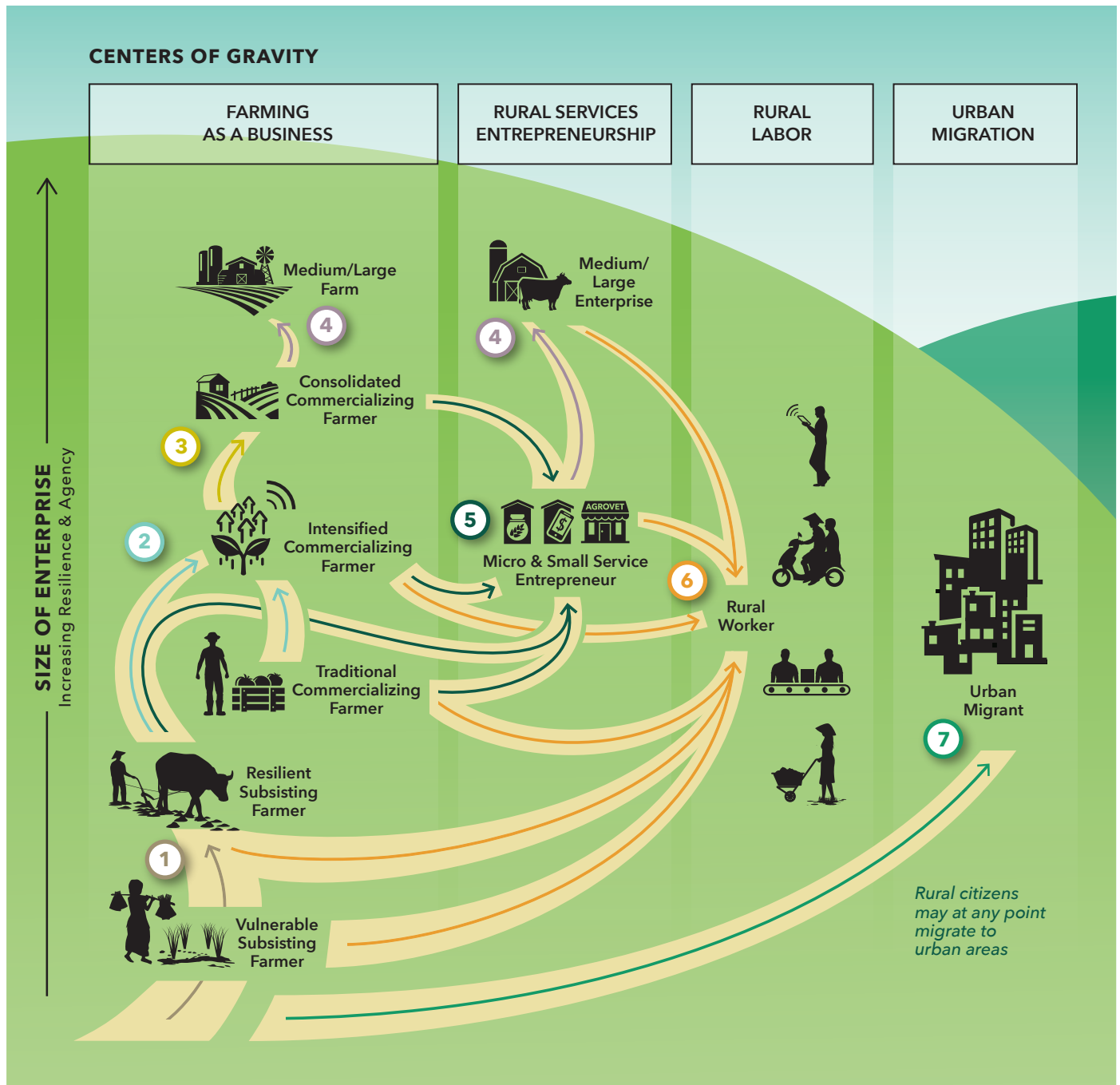
With this in mind, in this deep dive, we treat women as a particular client segment and consider how they may need to be served differently within different pathways.



Photo taken by Jennifer Huxta of Mastercard Foundation.

FIGURE 2

The Rural Pathways Model



PATHWAYS

1 Developing a Resilience Buffer

Smallholder farmer continues to farm primarily for subsistence—has little or no surplus—but is able to improve farming practices and build assets to strengthen its resilience to external shocks.

2 Farm Intensification

Smallholder farmer takes a business-oriented approach to farming, and is able to generate a surplus and increase production value through improved inputs, better farming practices, and regular sales to buyers and traders.

3 Land Consolidation

Farmer takes a business-oriented approach to farming and is able to consolidate multiple plots of land for more efficient, cost-effective, and competitive commercial production.

4 Transition to Formal Enterprise

Farmer or service entrepreneur consolidates its activities into a formal enterprise that is fully integrated into the value chain and relies primarily on hired labor and mechanization.

5 Transition to Service Provision

Smallholder farmer shifts away from agricultural production and instead pursues an entrepreneurship livelihood strategy in rural services, either related to agriculture (e.g., agro-vet) or not (e.g., mobile money agent).

6 Conversion to Rural Employment

Smallholder farmer remains in rural areas but shifts away from self-production or entrepreneurship to become labor for on-farm or off-farm activities.

7 Migration to Urban Areas

Smallholder farmer migrates to urban centers, transitioning to non-agricultural activities.

II. UNIQUE CHALLENGES AND SEGMENT CHARACTERISTICS

Within the rural pathways framework, women face many of the same challenges faced by the broader rural population: challenging economics of smallholder farming and agricultural value chains in general; an often weak enabling environment; a relatively underdeveloped rural market and services economy; limited financial resources available for entrepreneurship and investment; and limited market access opportunities. **But rural women face a wider range of constraints and structural challenges that arise from the environments in which they live. These constraints fall into three categories—educational, socio-cultural, and legal—and have a substantial impact on women's ability to access education, entrepreneurship or employment opportunities, and financial services.**

Educational constraints

Women, on average, have lower levels of educational attainment than men. Women account for two-thirds of the 750 million adults without basic literacy skills, and illiteracy levels are highest among rural women. Despite significant progress in reducing the gender gap in primary school enrollment over the last 20 years, data from 42 countries shows that rural girls are twice as likely as urban girls to be out of school. Just 39% of rural girls attend secondary school compared to 45% of rural boys and 60% of urban youth.⁷ The impact of this educational disparity cannot be overstated. Every additional year of primary school increases girls' eventual wages by 10-20%, while encouraging them to marry later and have fewer children. Importantly, it also leaves them less vulnerable to violence. Global evidence is clear that educational constraints have negative consequences on both the breadth of options and the quality of remunerative opportunities that young women can pursue, on or off the farm.

Socio-cultural constraints

Social norms—unwritten rules that shape how people behave and how people expect others to behave—affect both men and women's capacity for individualized choice and action. Social norms are accompanied by sanctioning practices, which serve to ensure compliance and help maintain the status quo. In particularly restrictive contexts, social and cultural norms can have profound effects on the type of economic activities in

which women can engage, the technologies available to them, the people and agencies with whom they can interact, the places they can visit, the time they have available, and the control they can exert over their own capital.⁸ For many female smallholder farmers, these social norms exclude them from marketing activities, segregate them into lower value crops or occupations, and prevent them from accessing the capital and networks needed to run a business.

Legal constraints

Women's access to economic opportunities and labor force participation can be heavily influenced by laws and regulation. According to the World Bank, despite great progress towards legal gender equality over the past decade, the average economy only gives women three-quarters of the rights of men across eight dimensions.⁹ Financial institutions' emphasis on collateral and asset-based lending means that ownership and control of tangible assets is necessary to unlock finance. Meanwhile, customary laws related to land rights and inheritance that favor male spouses and relatives put rural women at a great disadvantage. On a more practical front, proof of identity is a key enabler of access to basic services like mobile connectivity, healthcare, education, social security programs, and financial services—all of which are fundamental to building a resilience buffer. But, in low-income countries, more than 45% of women do not own an official proof of identity—often due to restrictive legal requirements, gender-biased policy provisions, or lack of clarity and consistency in policy implementation.

A narrow focus on differences between men and women often masks more important differences between women themselves, including those arising as they transition through various life stages. Women in different life stages may need to be served differently within each pathway. Figure 3 outlines a typical rural woman's life stages and identifies key transition points that have the potential to stall or change her trajectory within the transition pathways, depending on the level of educational, socio-cultural, and legal restrictions she faces within her specific context.

FIGURE 3

Women's typical life stages



Childhood

Gender inequality starts in early childhood. In many rural households—and particularly during intense periods of work, such as planting or harvesting—girls are forced to stay home to care for siblings, conduct housework, or work on the family farm. Cultural norms often mean that, while sending boys to school is considered a worthwhile investment (in the hope they can transition to higher paying off-farm activities in the future), educating a girl is not. Some households prioritize child marriage over education, particularly during climate or market shocks when it can ease the financial pressure of having too many mouths to feed. For example, in Uganda, food crises associated with climate change have been linked to higher rates of early

marriage. While child marriage can affect boys, it disproportionately affects girls—around 85% of children married before the age of 15 are girls.¹⁰ Across all regions, girls who live in rural areas are more likely to become child brides than their urban counterparts. This difference is especially striking in some countries in West and Central Africa and in Latin American and the Caribbean, where the prevalence of child marriage in rural areas is about twice the level found in urban areas.¹¹ Because lower educational levels are correlated with lower access to agricultural resources and assets, girls who are married early—and by extension their families—are more likely to remain in poverty.



Young adulthood

As girls become young women, the burden of paid and unpaid work increases considerably, while it declines or remains constant for boys. This burden not only dictates how girls spend their time, it also contributes to undervaluing their potential at a crucial moment of their lives. Secondary education is the critical link between early education and the labor market—particularly for off-farm agricultural services—or access to higher education. Along with the potential early transition to marriage and parenthood, teenage girls experience significantly greater disruption in their school-to-work transition. Obligations tied to early marriage limit the potential of female youth to accumulate human capital and productive assets. In countries with particularly

restrictive social norms or legal discrimination, marriage can worsen constraints, as women's legal status and rights—including land tenure rights—are transferred to their husbands. In many cases, child-birth early in life forces young women out of the educational system to take care of the child or to seek additional income-generating opportunities. When controlling for education and experience, gender gaps in access to finance lose significance. Thus, lower levels of educational attainment affect young women's ability to access financial services to grow their farm or start a microenterprise.



Middle age

The balancing act between rural women's productive and reproductive responsibilities, and how they shift over time, is an important determinant of how they move along rural transition pathways. The average fertility rate in low-income countries is 4.6 births per woman. Women's almost total responsibility for reproductive and unpaid care work undermines their ability to fully engage in productive work, especially if it requires leaving the home. In countries where care load between parents is most unequal, women take on an extra ten or more weeks per year of unpaid care. The unequal distribution of care within the household is both time-consuming and resource-intensive, meaning that rural women's ability to move up the resilience and agency

ladder may stall during this life stage. Rural women are less likely to engage in activities that require commuting to nearby markets or to engage in off-farm formal employment that is subject to fixed schedules. It also means that interventions that aim to increase women's access to finance or economic opportunities without taking into account their unpaid care load might have the unintended consequence of increasing the total number of hours in a day that women spend on work.



Elderly years

Once children are grown, women may regain some time and flexibility that can be put into the management and growth of a business—unless they are caring for extended family members. Separation, divorce, or the death of a spouse can also result in increased agency and mobility, in some cases allowing women to shed the stigma associated with being the head of the household and main breadwinner. However, in many contexts customary norms or discriminatory laws related to land rights and inheritance put women farmers at risk of being pushed off the land by their in-laws, leaving them destitute.

III. SERVING WOMEN THROUGH A PATHWAYS LENS

The educational, socio-cultural, and legal constraints women face—combined with the specific life stage transitions or disruptions that may compound the effect of those constraints on their agency—means that women lead fundamentally different economic lives than men and therefore need to be served differently.

Service providers targeting women in subsistence farming households (pathway 1) should aim to improve their access to productivity-boosting assets, including land, credit, social networks, and information. Opportunities for young women in this pathway may include providing labor on the family farm—after completion of their education—as a way to build skills and work experience they may not otherwise be able to acquire due to socio-cultural norms that restrict their mobility. Adult and older women may take on more decision-making responsibilities on the farm, and aim to secure autonomous use of land. Service models that deliver an intensive package of agricultural services will help women in this pathway break out of subsistence production and reap the benefits of higher productivity and earnings for themselves and their families. Access to savings products can help them keep their earnings safe, thus increasing their financial independence.

The gender gap widens as smallholders move into more intensified agricultural activities (pathway 2), because farm intensification relies heavily on access to productive assets, services, technology, crop diversification, and markets—all of which are particularly challenging for women. Opportunities for women in this pathway include taking on leadership roles in commercial production and accumulating (and eventually owning) productive assets. But without specific attention to addressing asset inequalities, interventions that promote agricultural growth are likely to reinforce inequalities. Service adaptation approaches, particularly around delivery channels, market access, and collateral requirements, are needed to support women in this pathway.

Most women, especially those living in highly gender-unequal contexts, will struggle to make the **transition from farm intensification to land consolidation (pathway 3)**. Transition to pathway 3 relies on two parallel needs: 1) the financing and operational support to consolidate land and 2) the development of an

increasingly sophisticated and large farm operation. Because women are unable (or unwilling) to make investments into land they do not own, the gender gap is greatest in this pathway. Thus, services should be focused on creating opportunities for women to secure leased, joint ownership, or sole ownership of land.

For women transitioning into formal enterprise (pathway 4), lack of access to financial services is often cited as the most significant barrier to growth. However, it cannot be taken in isolation from the non-financial constraints that women-owned enterprises are likely to face, including negative stereotypes about women as business owners and lack of access to business education and networking opportunities. Opportunities for women in this pathway include owning or taking leadership positions in agricultural and rural SMEs, as well as scaling their business. In order to help women-owned or -led firms transform and scale, providers must address the SME financing gap by adapting collateral and credit risk requirements while also providing business development support and training to fill key skills gaps.

The dynamics that lead women to pursue **entrepreneurial opportunities in rural services (pathway 5)** are varied and largely dependent on the wealth of the household. While many female smallholder farmers pursue micro-entrepreneurship opportunities—both within and outside of the agricultural sector—as an income diversification strategy, women micro-entrepreneurs tend to concentrate more than men in lower value-added sectors. They are also more likely to start enterprises with low capital costs and barriers to entry, often relying on informal sources of finance. Start-up and working capital with flexible collateral requirements are necessary to support women in this pathway. Access to women-friendly savings products is strongly correlated with business success, especially for the smallest, subsistence-level women entrepreneurs.

Women's need for flexibility to balance their productive and reproductive roles means they are likely to pursue a multi-pronged livelihood strategy, which may include **rural employment opportunities (pathway 6)**, often part-time. Because women are often excluded from market activities and do not benefit from the family agricultural income, many prefer to work as labor for other farms where they can have greater control over the income they earn. Interventions that aim to reduce

the gender gap in wages, improve working conditions, and address occupational segregation are necessary to ensure that rural employment can contribute to improving women's resilience and agency in this pathway.

Finally, because of mobility and agency constraints, women (and especially young women) are far less likely than men to **migrate to urban areas (pathway 7)**. The consequences of extensive male outmigration on gender roles and dynamics in rural areas is out of scope of this report. But they will largely depend on what other types of investments and transformations are occurring at the same time in a given area, to ensure that women are not left worse off.

GENDER-SENSITIVE APPROACHES TO SERVICE DELIVERY

The issue of gender inequality has received growing attention and investment in recent years, and considerable progress has been made to address primary education, maternal health, and mortality gaps. Nevertheless, initiatives that challenge the underlying drivers of gender inequality and contribute to transformative change are still relatively scarce. As a result, the global financial inclusion gender gap remained unchanged between 2014 and 2018: Worldwide, men in developing countries are still nine percentage points more likely than women to have a formal financial account.

In the context of the transition pathways, we highlight several approaches emerging in the sector:

- **Capacity building approaches**, to address the human capital gap. These include financial literacy, business development, or digital literacy training; but also soft skills development, including building women's confidence and negotiation skills so that they are better equipped to navigate male-dominated spaces. These soft skills are particularly important to shift women from low-skilled, often unpaid, agricultural activities (such as planting or weeding) to higher-value marketing activities dominated by male intermediaries. Soft skills are portable, making it possible for women to transfer and apply them to any industry or activity. The most effective trainings are adapted to local contexts and women's time and mobility constraints, and offer childcare services.
- **Service adaptation approaches** that tailor existing interventions to better suit women's specific needs, according to their life stage and constraints. This requires service providers to build their understanding of how women's needs change as

they transition through life stages. In the case of financial services, particularly credit, an increasing number of providers are experimenting with flexible collateral requirements, alternative data for credit risk assessment, or customized disbursement and repayment structures that fit women's crop and cash-flow needs. Similarly, digital illiteracy mean providers are adapting to women's preferences for in-person agronomic training through lead farmers or video-based training (vs. SMS-based agronomic services and information).

- **Collective action approaches** that enable women to circumvent individual constraints and access opportunities that would otherwise be out of their reach. When women are collectivized, they are more likely to gain access to productive assets and formal services; serving them as a group can increase the economic viability of the service. For instance, organizing women cultivators within a value chain into self-help groups can play a critical role in enabling access to knowledge, information, and credit. Collective action leverages women's own social networks, which is often their most reliable channel for obtaining financial support, employment, and networking opportunities, especially in male-dominated industries.
- **Shared dialogue approaches**—involving both men and women—that help challenge powerful gender dynamics. These can be formal, such as households implementing the Gender Action Learning System (GALS), or can occur organically—for instance, when collective action by a group helps shift gendered power dynamics within a community or organization. Service providers are increasingly realizing that initiatives that target only women, without tackling the underlying systemic inequalities and gender norms that affect both men and women, are not effective in the long term. Men's attitudes and behaviors are crucial in the design and effective implementation of gender-related interventions, since they continue to hold positions of power in most rural communities and have the authority to support or block progress.
- **Gender-based affirmative action approaches**, to counterbalance structural biases and discrimination, particularly in access to labor markets and entrepreneurship opportunities. Service providers are increasingly applying these approaches both externally (e.g., deploying women-only seed funding programs for female rural entrepreneurs), and internally (e.g., setting quotas to help achieve gender balance in senior management positions). These affirmative action initiatives are often

combined with adapted selection criteria to account for the additional barriers women face in accessing the same opportunities as men. For instance, female candidates for a capacity building program may be selected on the basis of their role within the community, rather than their literacy level.

- **Policy-related or enabling environment initiatives**, to drive structural transformation. Led by governments and policymakers, these include initiatives aimed at changing discriminatory laws that place restrictions on women's mobility, agency, access to services, and ownership of assets. Of particular importance is

tackling the issue of land rights and inheritance laws, and creating enforcement mechanisms that ensure that these rights are protected and upheld at the community level.

As noted above, the gender dynamics that must be considered in each rural transition pathway, and the corresponding service needs and adaptation approaches, are numerous and varied.

For a more detailed breakdown of women-specific opportunities and service considerations in each pathway, please refer to Annex 1.

A NOTE ON THE TECHNOLOGICAL AND DIGITAL OPPORTUNITY FOR WOMEN

The last five years have seen a rise in the use of digital technologies for a variety of use cases that can help drive rural and agricultural transformation. By enabling access to better—often customized—advisory services, markets, and finance, technology can help drive greater farm productivity, translate productivity gains into income gains, build resilience, and improve nutrition. The potential of digital solutions can be particularly important for women. If implemented well, digital solutions can work around some of the most pressing challenges affecting women (e.g., mobility and literacy), address their needs more effectively, and increase their opportunities to transition through different rural pathways.

However, despite the hype, digital technologies have not changed the game for women as fast as we might have hoped. On the demand side, active usage of digital solutions—financial or otherwise—by women remains low. In sub-Saharan Africa, only 25% of registered users of ag-tech solutions are women.¹² Lower access to mobile phones, higher levels of digital illiteracy, and distrust for new technologies and actors all reinforce the gender gap in technology access and usage. On the supply side, the lack of viable agricultural technology business models—financial or otherwise—means providers are often more reluctant to target women as customers. This is exacerbated by the high presence of private actors in the tech innovation space who, under pressure to monetize services quickly, prioritize the most profitable farmers (often, male farmers in higher value crops). If these challenges are not addressed, and as technology takes an

increasingly dominant role in the configuration of providers service delivery models, the digital gap risks increasing the gender productivity and income gap.

Unlocking the full potential of digital solutions for rural women will involve adapting services—from marketing for women-centric product features (e.g., video-based advisory services or bundling of input loans with children's health insurance) and channels (e.g., female self-help groups, women co-operatives, or village savings and loan associations that women trust)—and building women's digital skills. Beyond better design and capacity building, meaningful progress must be made on addressing the structural educational, socio-cultural, and legal barriers that lie at the core of digital gap. Finally, the technology industry itself needs to become more diverse and inclusive. Globally, women are systematically under-represented in information and communication technology jobs, management, and academia. Lack of representation helps perpetuate gender-based discrimination and stereotypes at all levels of the sector. Companies with all-male founders receive funding after their first round nearly 35% of the time, while the number is less than 2% for companies with female founders. This is despite the fact that companies with more women in senior management have higher returns on capital, lower volatility, greater client focus, increased innovation, and greater long-term orientation.¹³ Providers and investors must hire more women in leadership and technical positions to ensure that the solutions they develop and fund meet the diverse needs of women and girls.

IV. DEEPENING THE SOPHISTICATION OF GENDER-SENSITIVE SERVICE DESIGN & DELIVERY

As emerging economies continue to industrialize and undergo agricultural transformation, women play a crucial role in unlocking rural growth. The implications for the global economy are significant: It is estimated that achieving global gender parity could add up to \$28 trillion, or 26%, to annual global GDP in 2025.¹⁴ But achieving gender equality requires sustained and fundamental investments in systemic change, to remove the structural barriers that prevent women from realizing their full potential.

For women to participate in and derive benefit from markets, service delivery models must not be designed to simply overcome the barriers that limit women's access to, and control over, resources. They must also create opportunities for women to build resilient livelihoods. This requires a nuanced understanding of women's constraints, based on their socio-cultural context, the pathway transitions they are pursuing, and the life stage they are experiencing. Investors, donors, and financial service providers have an important role to play, by:

IMPROVING OUR COLLECTIVE UNDERSTANDING OF WOMEN'S SERVICE NEEDS

In this piece, we have tried to highlight the heterogeneity and complexity of the dynamics affecting women in rural households. Most providers continue to underestimate the complexity of serving women, the importance of leveraging their social networks to target services, and the influence social support and educational networks can have on service uptake and impact. There's a need for the sector to shift away from talking about women in general terms and instead recognize distinct segments of women, according to their pathway and life stage. This recognition can help drive changes in how services are designed and delivered.

What will success look like for the sector?

- **Donors and providers adopt new language around women's rural service provision** needs that is anchored in their transition pathways and life stages, and describes their specific needs, services, and challenges in a dynamic way.

- **Donors and researchers collaborate to increase the availability and accessibility of data** and research that helps us understand the current state, and likely evolution, of rural women's livelihoods; their economic, social, and financial behavior; and what works best in serving female smallholder farmers.
- **Providers build solutions for women first**, and be deliberate about designing long-term, context-specific products and services that can unlock opportunities for women according to their rural pathway and life stage.

DRIVING INNOVATION IN MARKET ACCESS INITIATIVES

To date, most service adaptation interventions targeting rural women have concentrated on advisory and financial services. These types of interventions can be effective in closing the gender productivity gap through better agronomic practices and improved access to high quality inputs. However, translating these productivity gains into income gains requires access to markets at fair prices. Because most innovation in market linkages has been private sector-led, it has targeted the most attractive customer segments and therefore failed to reach women, despite their high potential for impact.

What will success look like for the sector?

- **Donors and investors put in place incentives and/or support early-stage innovation** in market linkage models that address women's specific needs, particularly those that require higher human capital investments. Establishing gendered outcome targets will help ensure that market linkage solutions go beyond the standard farmer. Donors can also invest in enabling services that help make these models financially sustainable and feasible, but that women often lack access to (e.g., digital payments accounts).
- **Providers adapt existing market linkage models** to reach beyond the standard customer. This requires embedding women into the product design process; leveraging women's existing social networks, distribution, and aggregation points; and bundling market linkage services with existing product offerings.

- **Researchers collect gender-disaggregated data** to build the sector's understanding of what is needed for women to realize income gains through better access to markets, and what financial and impact outcomes can be expected from these types of interventions.

ALIGNING CAPITAL INVESTMENT WITH CAPITAL NEEDS OF SERVICE DELIVERY

Rural women tend to require a more intensive package of services than the “standard” customer, delivered in a higher-touch manner. This, coupled with often smaller transaction values, means the economics of serving female smallholder farmers can be particularly challenging. The potential differences in the underlying profitability between this customer segment and the standard one means that service providers will have different capital needs, with a larger number of provider models with sub-commercial or grant-aligned profitability profiles.¹⁵

What will success look like for the sector?

- **Donors and providers recognize that serving women effectively will require some external subsidy**, either temporarily, as women graduate to less intensive service packages and higher transaction values, allowing for greater levels of financial sustainability, or permanently, for impact-first provider models focusing on more vulnerable rural women segments.
- **Providers conduct segment-level impact and profitability analyses on women customers**, not only to understand how these differ from standard customers, but to better understand the differences that exist *between* sub-segments of women customers. Doing so will enhance their fundraising efforts by enabling them to target specific capital providers and types, and help them structure that capital in the most efficient and impactful way.
- **Donors and investors incentivize providers** by directing capital to gender-sensitive or transformative service delivery models, and by setting the right outcome and accountability standards.

ENGAGING ACROSS SECTORS TO COORDINATE ACTION ON GENDER-TRANSFORMATIVE INITIATIVES

The complex and multi-dimensional nature of gender inequality requires cross-cutting approaches that address the intersections between rural women's

agricultural and non-agricultural, financial and non-financial, productive and reproductive needs. With a unified view of the various dynamics that affect rural women's transition pathways—and how specific service models can support these transitions—government, private sector, and civil society actors can better engage in concerted, targeted actions.

- **Donors support multi-stakeholder interventions** in which government, private sector, and civil society actors work in concert to improve rural women's access to and control of resources, while also challenging social norms and discriminatory practices that perpetuate or reinforce gender inequality.
- **Service providers engage with government to encourage changes to regulations and laws** that inhibit women's equal access to economic opportunities and labor force participation.
- **Investors and government collaborate on policies and incentives** to crowd gender-lens investing into the rural and agricultural finance sector, and to reward providers that are contributing meaningfully to closing the gender gap in access to capital for women-led or women-owned businesses.
- **Investors, donors, and service providers collaborate on affirmative action approaches** to increase the number of women in leadership positions and support the development and adoption of gender- and family-friendly internal policies, supply chains, and products.

ACKNOWLEDGEMENTS

The authors would like to acknowledge and thank the primary sponsors of this work—the Mastercard Foundation, USAID and Small Foundation—as well as those who shared their experience and insight to develop this Pathways to Prosperity deep dive on gender.

Joanna Ledgerwood, independent consultant
Linda Jones, MEDA
Bobbi Gray, Grameen Foundation
Jasmin Hidanovic, AgDevCo Smallholder Development Unit

This deep dive on gender was authored by Anne Maftai and Clara Colina of the Mastercard Foundation Rural and Agricultural Learning Lab (RAFL). Advisory support was provided by Mikael Clason Höök of RAFL and Matt Shakhovskoy and William Saab of ISF Advisors. Communications, production, and editorial leadership was provided Malia Bachesta Eley, with writing support from Kristin Williams, communications support from Meredith Husar, and graphic design services by Vi-be Digital.

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Rural transition pathways with a gender overlay

Women's Opportunities	Women-Specific Dynamics to Consider	Service Needs	Service Delivery Examples
PATHWAY 1 (Developing a resilience buffer)			
<ul style="list-style-type: none"> • Contribute to labor on family farm in non-lead role after completion of secondary education. • Take decision-making or leadership role on farm to progress toward more resilient and diversified farming state, and ensure household food security. • Secure autonomous access to, or use of, land. 	<ul style="list-style-type: none"> • Girls and young women growing up in subsistence farming households are more likely to be taken out of school to help with on-farm labor, take care of siblings, or conduct unpaid care work in the home; particularly during planting or harvesting times. • Women are less likely to have access to the assets necessary for improving farm production. Socio-cultural norms place constraints on their mobility, and the time burden of their reproductive and household responsibilities further reduce their ability to participate in productivity-enhancing activities, such as agronomic training. • Elderly women or widows in this pathway are likely to rely on social networks as a safety net. Their lack of formal ID prevents them from accessing government social safety net schemes. 	<p>Financial services that help mitigate against economic shocks, in particular:</p> <ul style="list-style-type: none"> • Women-specific savings products. • Health and long-term disability insurance, to protect against loss of income. <p>Agriculture-specific services, especially:</p> <ul style="list-style-type: none"> • Agronomic training, adapted to women's mobility and time constraints, and offering childcare services. • Access to subsidized or partially subsidized basic inputs. 	<ul style="list-style-type: none"> • Service adaptation approach: One Acre Fund's approach to bundling products and services (inputs, finance, training, market linkages), and delivering them directly to farmers located deep in rural areas is an effective way to ensure that women get access to the assets they need to boost farm productivity. One Acre Fund requires all loan contracts be signed by the person tending to the fields, meaning that a large percentage of loan contracts are signed by women. OAF clients also get the opportunity to become field officers; as more women sign up for the program, more women have the opportunity to become leaders in their communities. The demonstration effect of having women in local leadership roles can contribute to shifting restrictive gender norms over time. • Collective action approach: Mondelez International's global cocoa sustainability initiative, Cocoa Life, partners with CARE International and other NGOs across its origin countries to provide village savings and loan associations (VSLAs) as a resource for cocoa communities. Local savings groups are a type of collective action that serve the dual purpose of enabling access to financial services while also building community, providing support, and strengthening social bonds. Networks of support are essential in empowering women to build resilient livelihoods. The relationships and trust that are cultivated through savings groups allow for flexibility in the event of a financial shock or unpredictable income flows that come with managing multiple (productive and reproductive) responsibilities.¹⁶ • Shared dialogue approach: Participatory household methodologies, such as the Gender Action Learning System (GALS), are a cost-effective way to support greater gender equality within a household. The GALS methodology uses a set of visual diagramming tools that enable all members of a household to develop a joint vision for wellbeing and improved livelihood. It maps <p>...continued</p>

Women's Opportunities	Women-Specific Dynamics to Consider	Service Needs	Service Delivery Examples
			income flowing into the household, and supports joint decision making on how that income is spent. Results include more equal sharing of labor between all members of the household, increased women's decision-making power, and control of assets, including more secure access to land. Recent heavy investments by development actors in the development of VSLAs and village banks means that, in contexts where access to financial services is particularly restricted regardless of gender, women may be the only avenue for a household to access financial services. Participatory household methodologies can also help mitigate the increased debt burden risk that this places on women, as primary targets of these types of financial service providers.

PATHWAY 2 (Farm intensification)

<ul style="list-style-type: none"> • Contribute to labor on family farm in non-lead/part-time role. • Increase leadership role within the household in commercial production and crop diversification. • Secure autonomous access to, or use of, land. 	<ul style="list-style-type: none"> • Girl children and young women growing up in farming households are more likely to be taken out of school to help with on-farm labor or unpaid care work at home than boys, in order to cover the gap left by parents' increased time spent growing the farm into a business. • Women in this pathway are particularly vulnerable to exclusion from economic opportunities due to their lack of ownership of the productive assets required to support farm intensification. Women's limited access to, and ownership of, land prevents them from being able to access collateral-based finance. • Because access to land and other productive assets is more restricted for young women, the gender productivity gap is even wider in the youth population. Marriage can worsen these constraints, as legal capacities and responsibilities are transferred from wives to husbands. • With limited access to loans, women cannot obtain the agricultural or labor inputs required to increase farm productivity. Standardized products and services are not adapted to women's particular challenges. As a result, women may rely on informal sources of credit, which leaves them vulnerable to predatory interest rates and exploitative loan terms. <p>...continued</p>	<p>Financial services that help mitigate against economic shocks, in particular:</p> <ul style="list-style-type: none"> • Women-specific savings products. • Health and long-term disability insurance, to protect against loss of income. <p>Financial services that are adapted to women's specific constraints, specifically:</p> <ul style="list-style-type: none"> • Flexible collateral and KYC requirements, such as risk-based customer due diligence. • Credit linked to quality inputs. • Credit bundled with insurance. • Lease or shared models to access mechanization. <p>...continued</p>	<ul style="list-style-type: none"> • Service adaptation approach: Mercy Corps Agrifin Accelerate worked closely with Zanaco in Zambia to take a gender-inclusive approach to designing a mobile-based financial product. Market research showed that women tend to be more risk averse, so Zanaco included a savings product as an alternative to credit to meet household needs. The go-to-market strategy for the product included leveraging women-centric organizations to better target and reach women farmers, such as the Cotton Association of Zambia (CAZ), the World Food Program, and iDE.¹⁷ • Collective action approach: In Northern Ghana's poultry sector, conservative social norms prevent women from transacting at local markets despite poultry farming being a predominantly female activity. As a way to circumvent traditional norms, the women established a co-op through which they could sell guinea fowl. As a result of pooling their poultry farming activities, they produced sufficient quantities for agribusinesses to start procuring from them. This is an effective way to circumvent traditional norms preventing individual women from participating in market activities. • Policy-related or enabling environment initiatives: Since the inception of the Microfinance Deposit-Taking Institutions Act in Uganda in 2003, social collateral <p>...continued</p>
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Women's Opportunities	Women-Specific Dynamics to Consider	Service Needs	Service Delivery Examples
	<ul style="list-style-type: none"> Family pressures tend to be more constraining for women. Keeping cash in hand is difficult when there is pressure to spend money on school fees, healthcare, and funerals. These pressures are particularly acute for women whose family members live nearby. In contrast, men often do not face the same pressures and instead benefit from having family nearby to use as labor. Innovations that enable women to access financial products via mobile phones can help women retain control over income and consumption decisions. However, these innovations also depend on women having access to cell phones. Women's lack of digital literacy and lower rates of mobile ownership reduces their likelihood of being able to access services delivered via digital channels. Women's ability to access markets is dependent on their mobility. Threats of sexual violence and restrictive socio-cultural norms might make it difficult for women to travel freely and safely to markets. Women are, therefore, more likely to grow crops they know they can sell locally, thus remaining trapped in lower-value markets. 	<p>Non-financial services, designed and delivered according to women's specific needs:</p> <ul style="list-style-type: none"> Comprehensive financial literacy training to support decision making, both within household and farming business. Agronomic training, adapted to women's mobility and time constraints, and offering childcare. Market access services customized to women and adapted to their time and mobility restrictions. 	<p>has been allowed as a substitute for asset-based collateral. Individuals who know each other can come together to secure individual loans within the group. Each member of the group guarantees the other, and default by one member impacts the borrowing risk of the whole group. It is a graduated approach: borrowers start with small loans, which can progressively grow bigger. It is popularly used by women groups in the informal sector in Uganda, with average repayment rates of ~98%.</p> <p>• Policy-related or enabling environment initiatives: Diversifying Digital Financial Services (DFS) ecosystems by allowing non-banks to issue e-money can help accelerate women's financial inclusion. Non-banks like FinTechs and mobile network operators with large female customer bases can be the channel through which to market DFS to women and other segments that are underserved or excluded by banks. Expanding e-money issuance to more of these non-banks can make it possible for many more women to own financial accounts. In Côte d'Ivoire, which has allowed non-banks to issue e-money since 2006, women are now more likely to own a mobile money account than a bank account. New regulation also introduced a three-tiered KYC system, lowering the documentation requirements for entry-level, low-value accounts to make it easier for women to enter the formal banking system.</p>

PATHWAY 3 (Land consolidation)

<ul style="list-style-type: none"> Secure leased, joint ownership, or sole ownership of land to increase size and scale of commercial farm. 	<ul style="list-style-type: none"> Women in this pathway are particularly vulnerable to exclusion from economic opportunities due to their lack of land ownership rights. Legal discrimination on inheritance and property rights make it difficult for women to own land and other productive assets. This has direct repercussions on their ability to start or expand a commercial farm business. Legislation has increasingly paid attention to strengthening women's land rights. However, even when such legislation is enacted, customary law may overrule national law, women may lack the legal know-how to claim their rights, and effective enforcement mechanisms may be missing. <p>...continued</p>	<ul style="list-style-type: none"> Access to working capital and long-term finance with flexible collateral requirements. Lease or shared models to access/rent-to-own mechanization. Business and farm management training tailored to women, delivered in an easy-to-access location and providing childcare. <p>...continued</p>	<ul style="list-style-type: none"> • Service adaptation approach: Co-titling of landholdings between husbands and wives was introduced in Tanzania to ensure women benefit from legal reforms. In an experimental study, researchers encouraged co-titling by offering price discounts to landowners who wished to acquire formal land titles and agreed to accept their wives as owners or co-owners of the land. These small financial incentives achieved almost complete gender parity without affecting demand for land titles, representing a low-cost, yet effective way to achieve gender equality in land ownership.¹⁸ • Shared dialogue approach: In Malawi, male members of the Phata Sugar <p>...continued</p>
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Women's Opportunities	Women-Specific Dynamics to Consider	Service Needs	Service Delivery Examples
	<ul style="list-style-type: none"> • In land leasing arrangements, women are at risk of being discriminated against because of the perception that they are less creditworthy than men. • Reproductive and childcare responsibilities restrict mobility and limit the time women can dedicate to networking and engaging with key business partners (e.g., quality grading, processors, transport) to scale their business. Socio-cultural norms influence their ability to engage as equal partners in business transactions, as women are not perceived as business owners or decision makers. • Women's ability to adopt new technologies is inhibited by their lower levels of human capital, higher rates of digital illiteracy, and lack of confidence in their own potential. • Elderly women face the risk of being stripped of their property after the death of their husbands. This reduces the incentive to invest in longer-term farm improvements. 	<ul style="list-style-type: none"> • Increased awareness-raising on land rights. • Inclusion in local governance and policy dialogues. 	<p>Cooperative gave part of their own land plots to women. This allowed the women to be registered as individuals in the out-grower scheme, thus enabling access to financial services, training, and direct income from the sale of their crop. As a result, traditional authorities at the local level started to buy in to the idea of women as business owners and decision makers.</p> <ul style="list-style-type: none"> • Gender-based affirmative action approach: Increasing female representation in village or land councils can support enforcement of land rights at the local level. Tanzania's Land Reform Act is recognized as being a highly gender-sensitive piece of land rights legislation, however lack of enforcement capacity means that discriminatory practices continue within the land commission and at the local level. An initiative requiring 50% female representation on local councils helped protect women's rights on village land by enforcing rules around transfer of land rights, joint registration, and land titling.

PATHWAY 4 (Transition to formal enterprise)

<ul style="list-style-type: none"> • Own a medium-sized enterprise. • Take a leadership position in a medium-sized enterprise. 	<ul style="list-style-type: none"> • Women entrepreneurs rely heavily on personal savings and informal finance to start their firms and are forced to grow their enterprise using little or no formal credit facilities. Because of their lower capacity to source external financing—in part due to collateral requirements they are unable to meet—women are more likely to start enterprises with low capital costs and barriers to entry. As a result, the majority of women-owned enterprises in rural economies are micro- or small-scale, operating in the informal sector, and providing lower value-added activities. • Threats of sexual violence affect women working, especially in male-dominated sectors. If starting or running a business requires visits to markets or financial institutions, or requires long absences from home, it might be difficult or unacceptable for women to travel freely or safely. This holds them back from opportunities that might help them expand their businesses. • Women who own or lead an enterprise are less likely to get access to the enterprise support services and <p>...continued</p>	<ul style="list-style-type: none"> • Capacity building—business, financial management, and governance training. • Mentoring and women-targeted networking opportunities/ services. • Business development services to make women-owned businesses investment-ready. • Access to working capital and long-term finance with flexible collateral requirements. • Support services to relieve women's time poverty (i.e., childcare) 	<ul style="list-style-type: none"> • Capacity building and service adaptation approaches: DFCU Bank's Women in Business (WIB) Program helps women entrepreneurs grow their enterprises by providing business management and financial literacy training in addition to traditional loans. The bank specifically adapted some of its loans and savings products to women's collateral constraints. Their "land loan" allows women to obtain a loan to purchase property that they can subsequently use as collateral for securing a business loan. • Service adaptation approach: CARD SME Bank in the Philippines was created to cater to clients graduating from microfinance services, the majority of which are women. They created a credit scoring model based on segmentation by loan size. For small- to medium-sized enterprises, CARD SME places greater weight on non-financial criteria such as age, successor, health, and management of the business. For the largest loans, they also rely on financials such as cash flow, inventory, and revenue.¹⁹ <p>...continued</p>
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Women's Opportunities	Women-Specific Dynamics to Consider	Service Needs	Service Delivery Examples
	<p>networks they need to grow the business. Perceptions around women's ability to run a profitable business may lead to discrimination when it comes to accessing finance.</p> <ul style="list-style-type: none"> • Low levels of educational attainment limit the employment prospects for many women. In addition, gender discrimination within enterprises affect women's ability to progress into leadership or management positions. • As women get older and the burden of childcare responsibilities reduces, they are likely to have more time to dedicate to running their business. 		<ul style="list-style-type: none"> • Gender-based affirmative action approach: Root Capital has set ambitious targets to help increase its investments in gender-inclusive businesses. A business is considered gender-inclusive if there is at least 30% participation of women farmers, artisans, and employees, OR at least 20% participation of women farmers, artisans, and employees AND the business is led by a woman. As a result, Root Capital has increased the proportion of gender-inclusive businesses in their portfolio from 40% in 2014 to 48% in 2018, and more than doubled the number of women farmers they reach annually, from 117K in 2014 to 246K in 2018. • Gender-based affirmative action approach: Even in women-owned or -led businesses, recruitment and promotion practices may not be gender-sensitive. Social norms and cultural barriers prevent women from moving into higher-earning or leadership positions. Gender assessment tools—such as Root Capital's gender scorecard or Women's World Banking tool to measure an institution's current state of internal gender diversity and external client outreach—can help businesses operationalize gender-sensitive policies and procedures to remove gender-based discrimination. • Collective action approach: Female representation at the leadership and board levels remains low. Initiatives such as The Boardroom Africa, which aims to source qualified women to serve on Boards across the continent, can help connect women to leadership opportunities. • Policy-related or enabling environment initiatives: Regulation that requires financial service providers to adapt more gender-sensitive policies can also be very effective in reducing the gender gap in SME lending. In Bangladesh, microfinance institutions (MFIs) must report the gender breakdown of their board membership to the Bangladesh Bank. This reporting is in line with the requirement that there must be at least two female members in the Board of Directors of any MFI in Bangladesh.

Women's Opportunities	Women-Specific Dynamics to Consider	Service Needs	Service Delivery Examples
PATHWAY 5 (Transition to service provision)			
<ul style="list-style-type: none"> • Start a non-agricultural rural micro-enterprise. • Become a registered training or sales agent for an agriculture-related company. • Become a sales agent for a rurally operating company. • Start an agriculture-related micro-enterprise. 	<ul style="list-style-type: none"> • Many barriers to starting and running businesses are deeply rooted in gender norms. Women, including young women, are hindered by domestic work/childcare burdens, lack of family support, greater risk aversion, negative attitudes toward women in business, sexual harassment, lack of proof of identity, and limited access to financial services. Inability to meet ID or collateral requirements forces women to rely on informal, riskier forms of credit. • Women may pursue opportunities in this pathway because of time and mobility constraints that require flexibility and proximity to home. However, as with pathway 4, women entrepreneurs rely heavily on personal savings and informal finance to start their firms and are forced to grow their enterprise using little or no formal credit facilities. Because of their lower capacity to source external financing, women are more likely to start enterprises with low capital costs and barriers to entry. • Women, more than men, are concentrated in lower value-added sectors (e.g., services and traditional sectors, such as garments and food processing), which also happen to have higher labor intensity. If both women and men are likely to engage in trading, men are concentrated in higher-paying activities (e.g., manufacturing, construction, mining, and transportation), while women are concentrated in lower-paying activities (e.g., retail trade, tailoring or catering, education, health, and social work). 	<ul style="list-style-type: none"> • Financial literacy and business development training tailored to women, delivered in an easy-to-access location and providing childcare. • Women-specific savings products. • Start-up micro-loans and working capital for ongoing needs and inventory, with flexible collateral requirements and KYC, such as risk-based customer due diligence 	<ul style="list-style-type: none"> • Capacity building approach: Marriage, childbearing, and gender norms surrounding the transition to adulthood heavily influence the opportunities and constraints for young women. They are also likely to start out with lower levels of human and physical capital than young men. BRAC's Empowerment and Livelihood for Adolescent (ELA) program intentionally addresses both reproductive and productive constraints to support young women's school-to-work transitions. For younger girls, the emphasis is on developing social skills and creating a savings mentality. Adolescent girls receive livelihoods training, financial literacy, and sometimes micro-loans. All participants receive training on health and gender issues, including family planning and reproductive health. The ELA program's success is in large part due to its deliberate focus on both the productive and the reproductive spheres of young women's lives, rather than focusing on economic or reproductive constraints in isolation. • Service adaptation approach: Diamond Bank and Women's World Banking created an innovative savings product called a BETA account, which can be opened in less than five minutes with no minimum balance and no fees. The account is targeted at self-employed market women and men who want to deposit their daily sales and save frequently. Agents visit a customer's business to open accounts and handle transactions, including deposits and withdrawals, using a mobile phone application. This process is made possible through the application of a "KYC light" process, which allows account opening over the phone with just five pieces of customer data. This approach caters to women customers, in particular. • Gender-based affirmative action approach: MEDA uses innovative financing mechanisms such as challenge grants and development impact bonds to incentivize lead firms to work with women in their supply chains. Often, small incentives are enough to effect change. For instance, a USD 50K grant is awarded for a firm to implement gender-sensitive procurement—and, if targets for contracting women-owned suppliers are met, they receive a bonus.

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Women's Opportunities	Women-Specific Dynamics to Consider	Service Needs	Service Delivery Examples
			<ul style="list-style-type: none"> • Gender-based affirmative action approach: Women tend to have strong social networks. Hiring female agents provides access to new social networks that are often invisible to male agents due to prevailing social or cultural norms. An IFC study across nine African countries found that women agents were significantly more successful than male agents in terms of volume and value of transactions. Mobile money provider Zoono has deliberately taken steps to hire more women agents and provide them with the support they need to succeed, through its Support Towards Early Profitability (STEP) Programme. Through their Girl Effect pipeline, they have also set up a training program to help more female high school graduates become Zoono tellers, kiosk owners, and community leaders.

PATHWAY 6 (Conversion to rural employment)

<ul style="list-style-type: none"> • Become a local farm laborer. • Get a job in an off-farm rural enterprise. • Get formal employment in a non-agricultural rural organization. 	<ul style="list-style-type: none"> • The nature of women's participation in the labor force differs markedly from that of men due to their lower levels of education, gendered division of labor, and biased expectations of women's roles. Childbearing, child-rearing, and domestic responsibilities may preclude young women's ability to work or to continue schooling or training. • Decreasing the time burden of women's unpaid labor through improved rural energy, water supply, and health systems—as well as redistributing this work within households—is also needed to free women's time for more remunerative jobs. • At the household and community levels, social norms support gender stereotypes about “suitable” work for men and women. Labor-market organizations often build on these stereotypes to develop or perpetuate rules and procedures that keep women out of membership and leadership roles, stifle their agency, and consign them to inferior jobs. • Norms shape preferences about on-farm and off-farm work. In some cases, young women may prefer exploring employment opportunities off the family farm because they can control their earnings, whereas when working on the family farm other <p>...continued</p>	<ul style="list-style-type: none"> • Training to help access higher-skill job opportunities. • Matchmaking between young women and employers. • Employer incentives to hire young women. • Workplace policies and procedures that protect women against discrimination and violence. • Legislation and enforcement of gender-equitable rights in workplace. • Incentives for rural enterprises to offer childcare support for women employees. 	<ul style="list-style-type: none"> • Capacity building approach: Technoserve's Girls Apprenticeship Program (GAP) tested an innovative apprenticeship and life skills development program to address the employability issues faced by vulnerable young women in the sub-urban Kampala area. Specifically, GAP aimed to support 60 girls to generate regular and stable incomes, engaging them in 3-5 month long apprenticeships with successful local businesswomen, guiding them through their transition into employment. GAP provided the girls a small amount of funding for transportation purposes. Mentors also received a stipend to cover the resources necessary to train the girls. Eighty-three percent of the girls were able to become workforce entrants immediately after the end of the project. • Capacity building approach: Training services must be designed and delivered according to women's specific needs, and take into account their mobility and time constraints. Root Capital has adopted a gender-inclusive training checklist to ensure their trainers are aware of gender dynamics when facilitating trainings. It also includes commitments to providing childcare for participants, being thoughtful about location and timing of training sessions, and rules against discriminatory language from participants. <p>...continued</p>
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Women's Opportunities	Women-Specific Dynamics to Consider	Service Needs	Service Delivery Examples
	<p>household members control the income. However, workplace safety is often of greater concern for female youth, and sexual assault is a common reason why they leave their jobs. In addition, where employment opportunities exist, young women are more likely to lack the experience and educational requirements to fill higher-income jobs.</p> <ul style="list-style-type: none"> • Out-of-school youth are also disproportionately female, putting young women at greater risk for unemployment or underemployment. 		<p>application requirements can help reduce the risk of automatically excluding women from training opportunities on the basis of schooling or literacy.</p>

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- ² Woetzel, Jonathan et al, [*The Power of Parity: How Advancing Women's Equality can Add \\$12 trillion to Global Growth*](#), McKinsey Global Institute, 2015.
- ³ Unpaid care work includes all the vital tasks that keep households functioning, such as childcare, caring for the elderly, cooking, and cleaning.
- ⁴ Quisumbing, A. et al (eds.), [*Gender in Agriculture: Closing the Knowledge Gap*](#), FAO, 2014.
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- ⁶ FAO, [*The State of Food and Agriculture 2010-2011*](#) (SOFA). Rome, 2011.
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- ¹⁶ Here, Amrik. "[Bridging the gender divide: implications for Kenya's 21st century pathway to inclusive growth](#)," FSD Kenya, October 23, 2019.
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- ¹⁹ Women's World Banking. 2014. "[Global Best Practices in Banking Women-Led SMEs](#)"