

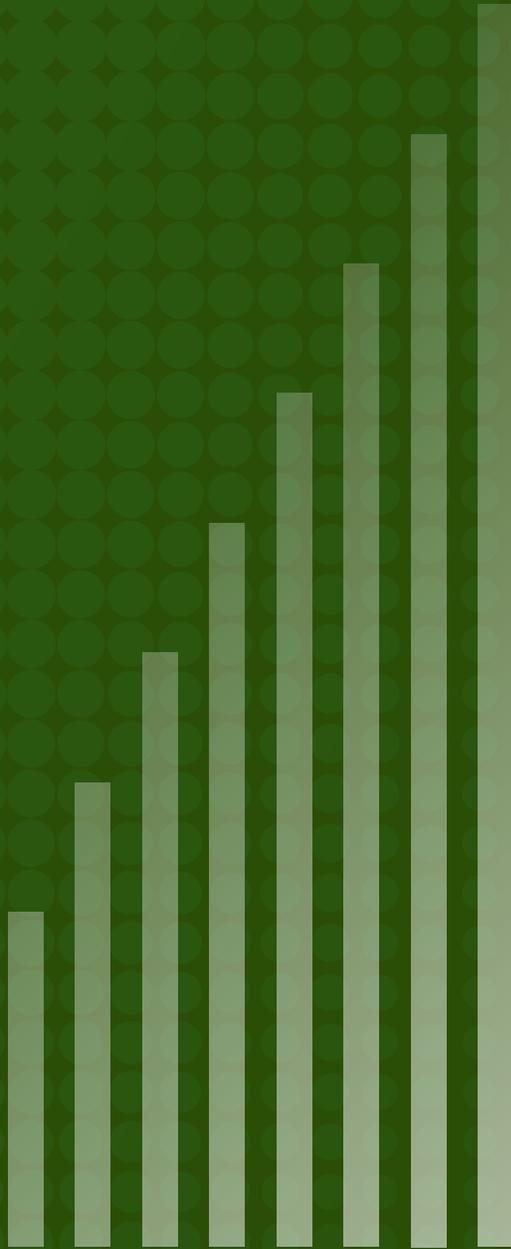
Gender Inclusion in Productive Investments in the Western Balkans

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An assessment supported by UFGE

June 2020

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¹ The Umbrella Facility for Gender Equality (UFGE) is a multi-donor trust fund dedicated to strengthening awareness, knowledge, and capacity for gender-informed policy making. UFGE is an important catalyst for work that pushes the frontiers of gender equality and promotes smart project design by equipping policymakers and development experts with data, knowledge, and evidence. UFGE is closely aligned with the World Bank Group's strategy for gender equality and regional priorities and currently supports more than 150 activities in more than 80 countries. UFGE is managed by the World Bank's Gender & Development Group.

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Acronyms

AF	Additional Financing
CIAT	International Center for Tropical Agriculture
CMU	Country Management Unit
CPF	Country Partnership Framework
DANIDA	Danish International Development Agency
EC	European Commission
ECA	Europe and Central Asia
ESP	Environmental Services Project
EU	European Union
FAO	United Nations Food and Agriculture Organization
FPUA	Forest and Pasture Users Associations
FY	Fiscal Year
GAP	Gender Action Plan
GEF	Global Environment Facility
GP	Global Practice
GOM	Government of Montenegro
ILO	International Labour Organization
IPA	Instrument for Pre-accession Assistance
IPARD	Instrument for Pre-accession Assistance for Rural Development
KARDP	Kosovo Agriculture and Rural Development Project
MARD	Ministry of Agriculture and Rural Development (Montenegro)
MAFRD	Ministry of Agriculture, Forestry and Rural Development (Kosovo)
MIDAS	Montenegro Institutional Development and Agricultural Strengthening
NGO	Non-Governmental Organization
OM	Operational Manual
PA	Productive Alliances
PAD	Project Appraisal Document
PCN	Project Concept Note
PIU	Project Implementation Unit
PO	Producer organizations
SCD	Systematic Country Diagnostic
TTL	Task Team Leader
UFGE	Umbrella Facility for Gender Equality
UNDP	United Nations Development Programme
USD	United States Dollars
WBG	World Bank Group
WEAI	Women's Empowerment in Agriculture Index
WRIP	Water Resources and Irrigation Project

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Executive Summary

i. Productive grants are an important tool to modernize agricultural production. World Bank support for productive grants in the Western Balkans has focused on building farmer and institutional capacity for European Union pre-accession. The World Bank has been supporting countries at the European Union (EU) pre-accession stage to increase their capacity and ability to administer grants according to the EU Pre-Accession Assistance for Rural Development (IPARD) principles and guidelines.² Given its experience with grants and gender-inclusive approaches in productive investments in agriculture, the World Bank can offer guidance to sector institutions on how to make their grant targeting and selection processes more inclusive of women farmers.

ii. Despite incentives that intend to encourage the participation of women farmers in grant programs in the Western Balkans, women often do not access such financing instruments because of traditions and patriarchal societies, lack of collateral and association, own perceptions of not being eligible, and grant criteria that unintentionally discourage women participation. This assessment sheds light on the participation and agricultural engagement of female applicants and beneficiaries in calls for productive, agro-environmental, and sustainable land management grants³ in agriculture and forestry in the Western Balkans.⁴ Through a detailed review of projects supporting IPARD-like grants in Kosovo, Montenegro and Albania,⁵ it identifies areas for improvement and guidance for a more gender-inclusive administration of such grants in the future and provides practical recommended actions for World Bank task teams and country project stakeholders.

iii. A key constraining factor to gender inclusion is the lack of data and evidence on women's roles in agricultural production in national statistics, typically categorizing them as 'unemployed', 'inactive', or 'informal'. Official statistics and labor market studies typically do not account for the contribution of rural women

² https://ec.europa.eu/info/food-farming-fisheries/farming/international-cooperation/enlargement/pre-accession-assistance/overview_en

³ To simplify, in the main text of the report these three types of grants are referred to as grants.

⁴ The review is based on project records of grant applicants, project survey and M&E data.

⁵ The projects reviewed for the assessment were the Kosovo Agriculture and Rural Development Project (KARDP), the Montenegro Institutional Development and Agriculture Strengthening Project (MIDAS), and the Environmental Services Project (ESP) in Albania.

to farming and often lack gender-disaggregated data, leading to sector strategies and grant programs that are not gender-conscious. Women are largely invisible because their work in small family farms is considered part of the informal sector, they are often labeled as 'inactive', 'unemployed', or 'underemployed' according to official employment definitions. These omissions and incomplete information for decision-making is then perpetuated in policy decisions and development partners' engagements. In sectoral strategies, female producers do not receive much attention either, as women's role is often seen in processing or in the non-farm economy. The projects' gender analyses and survey results assessed in this report did not provide a more complete picture on gender roles either.

iv. In the World Bank-funded projects assessed in this review, female grant applications increased over time, showing higher grant allocation success rates and grant amounts. As an average of the grant cycles, in Kosovo, a quarter of grant recipients were female, compared to 10 percent in Montenegro, and 9 percent in Albania. In all three countries the share of female applicants rose over the years: it tripled in Kosovo between 2012 and 2018, doubled in Montenegro between 2010 and 2014, and, in Albania, female-headed Forest Pasture User Associations (FPUA) increased from 5 percent of grant recipients in the first call to 11 percent in the second call. Women received grants related to investments in greenhouses, fruit trees, and small berries, while men mainly received for financial support to fruit tree orchards, dairy production, and greenhouses and vineyards. In Kosovo, women had an 8 percent higher success rate of being awarded a grant and received 40 percent larger grant amounts than men. In Montenegro and Albania, women received slightly larger grant amounts than male grant recipients.

v. Yet, many of the eligibility and selection criteria of the assessed grants favor male applicants and disadvantage female applicants. Such criteria are assessed as offsetting and invalidating the relatively few incentive points awarded to female applicants to encourage their participation.⁶ Ways to accommodate female applicants could include to waive the association membership requirement, to replace formal education requirements with skills and experience, to lower minimum farm sizes and expansion bonus points, and to allocate more grant money for investment typically more adopted by women. Country-specific approaches are needed based on envisioned grant outcomes and an analysis of female contributions to high-value agricultural production that set goals for female participation in grant applications and devises eligibility and selection criteria that target and enable female participation.

vi. The assessed grant measures support investments that require both "typically female" and "typically male" labor contributions, regardless in whose name it was filed as farming is a division of labor and responsibilities based on skills and traditions. Farming is a joint effort to improve economic success and livelihoods. Females and males share specific responsibilities on the farm, based on experience, skills, physical ability, and traditions. For example, greenhouse vegetable production typically involves women for all production and grading related tasks, while men purchase the inputs and market the products. Similarly, grants for dairy production involve women in milking, feeding and processing, while men negotiate contracts and buy feed. Hence, the success of grant-supported activities, such as those analyzed in this report, depends on female and male contributions, and show better outcomes when female farm members receive technical support and services regardless whether the application was in the name of the female or male family member. The report indicates specific criteria and elements that future project designs should assess to assure increased participation of women, including the upstream intra-household decision-making process that leads to female and male applications, and the effect of using female extension agents on female grant applications and success rates.⁷

⁶ KARDP gives two percentage bonus points for women and MIDAS five percentage bonus points, out of a total of 100 points.

⁷ Studies have shown that female farmers who receive advice from female extension officers have higher levels of awareness of and participation in extension services (Lahai et al, 2000).

vii. Women’s contributions to the rural economy needs to be made visible through gender-sensitive surveys, improved gender research skills and the use of gender and farm classification. The assessment was unable to attribute income or other socio-economic effect of grants on female or male applicants and/or farm members due to the limitation of the projects’ survey design and data management. For improved and gender-inclusive future survey design, local project implementation units (PIU) need training in gender research skills, and to include specific details on the types of gender gaps that need to be addressed in surveys’ terms of reference and project monitoring. Similarly, applying a farm typology using size, market orientation and commodities and attributing the specific roles women play in those will help data analysis and interpretation. Moreover, an in-depth gender analysis should classify female household members based on their role on the farm and present farm responsibilities by gender and commodity.

viii. Supporting female farmer producer organizations could improve women’s access to services and their success as grant applicants, and thereby increase productivity and contribute to stable rural livelihoods. This should be tied to a broader discussion on the viability of small-scale producers in participating in value chains, in improving sector competitiveness and quality food production. The design of grant eligibility and selection criteria that target women as producers of high value commodities will be an important step toward achieving this goal.

ix. Impact assessments of grants need early planning and budget. To comprehensively assess the impact of productive investments, including on gender, a plan and budget for impact assessments are required from the onset of project implementation, with baseline data collected from grant applicants and control groups. Without such a plan, project documentation will allow only qualitative assessments.



1. Context and Rationale

1. Productive grants have been an important tool to modernize agricultural production. Productive grant schemes have been used by governments, supra-national institutions, and development organizations around the world. Typically administered as matching grants, they are an instrument aimed at promoting private sector development and have also been used extensively over the past years for agricultural development.⁸ One important example of such a scheme are matching grants provided under the European Union (EU) Instrument for Pre-accession Assistance for Rural Development (IPARD).⁹ IPARD is part of the assistance supporting the transformation of the agriculture sector in countries that are in the process of joining the EU.¹⁰ IPARD focuses on rural areas and the agri-food sectors of candidate and beneficiary countries (currently: Albania, Montenegro, North Macedonia, Serbia, and Turkey). Through IPARD the EU provides beneficiaries with financial support such as grants for farmers and agro-processors with the aim of making the agricultural sector more competitive and rural areas more sustainable, and ultimately aligning them with the EU Common Agriculture Policy (CAP).

2. World Bank-funded project support for grants in the Western Balkans focused on building farmer and institutional capacity for European Union pre-accession. To prepare farmers and build institutional capacity to be able to apply IPARD principles and guidelines to absorb substantial IPARD funding made available by the EU, the World Bank has been supporting countries at the EU pre-accession stage through projects that finance “IPARD-like” grants that simulate these IPARD principles and guidelines. The goal of these IPARD-like investments supported by

⁸ A matching grant is defined as a one-off, non-reimbursable transfer to project beneficiaries, for a specific purpose, based on the condition that the recipient contributes a matching amount for the same purpose such as technical assistance, investment in assets or financing of working capital. Total grant financing by World Bank projects dedicated to agriculture reached US\$650 million, almost twice the volume of those outside of agriculture. The proportion of matching grants projects supporting agriculture has significantly increased in the 2000s, due to growing concerns about other forms of support which distort financial markets such as subsidies, as well to the compatibility of such agricultural subsidies with World Trade Organization requirements, and EU accession.

⁹ https://ec.europa.eu/info/food-farming-fisheries/farming/international-cooperation/enlargement/pre-accession-assistance/overview_en

¹⁰ According to IPARD II (2014-2020) the objective in Kosovo, Montenegro and Albania is the modernization of the agricultural sector, making it more competitive, and aligned with EU legislation and CAP objectives. IPARD II states that the three countries have economic potential, but show low levels of productivity and competitiveness, and are characterized by small holdings and outdated technologies. Common goals are: 1) Enhancing farm viability and competitiveness; 2) Restoring, preserving, enhancing ecosystems; 3) Promoting social and economic inclusion; 4) Transfer of knowledge and innovation.

the World Bank-funded projects in the Western Balkans has been two-fold: (i) to allow farmers to learn and practice grant application and implementation procedures in line with IPARD guidelines and (ii) to increase the institutional capacity of ministries of agriculture, other national institutions, and IPARD agencies and their ability to manage and/or administer future IPARD funds.¹¹ It is important to note that this assessment analyzes these IPARD-like grants supported under the World Bank-funded projects (not IPARD itself).

3. Despite women’s active role in Western Balkan agriculture, their access to productive grants is constrained by traditions and patriarchal systems but also unintentionally discouraging selection criteria. Agriculture in the Western Balkans is generally characterized by very small and fragmented land holdings, an ageing and declining farm labor force, limited associability, low efficiency and productivity, outdated production management practices, low use of technology, high labor intensity, low financial liquidity and capital availability for investment. Empowering women farmers can increase family income, develop a stable rural livelihood and contribute towards adoption of new practices for improving productivity. Given the World Bank’s long-term experience with matching grants for productive investments in agriculture¹² and participatory gender-inclusive approaches, it can offer guidance to sector institutions on how to make their grant targeting and selection processes more inclusive of women farmers. Despite some existing criteria that intend to encourage the participation of women farmers in the Western Balkans in the grant programs (mainly through giving bonus points to female applicants as part of the selection criteria), women often do not access such financing instruments because of traditions and patriarchal societies, constraining eligibility criteria such as positive consideration of larger land area and livestock numbers, higher education levels, membership in producer associations, or rewards for larger expansions, and because of women’s own perceptions of not being eligible.

4. The objective of this assessment is to identify areas for improvement in supporting countries in the Western Balkans –and beyond– to adopt a more gender-inclusive design and administration of such productive grants in the future. The assessment analyzes the participation, characteristics, selection criteria, and agricultural engagement of female applicants and beneficiaries from World Bank-supported productive grants in agriculture and forestry in the Western Balkans. The assessment comprises three countries with World Bank-funded projects from three different Global Practices (GPs): Albania Environmental Services Project (ESP) of the Environment GP, Albania Water Resources and Irrigation Project of the Water GP,¹³ Kosovo Agriculture and Rural Development Project (KARDP) of the Agriculture and Food GP, and Montenegro Institutional Development and Agriculture Strengthening Project (MIDAS)

¹¹ The IPARD program for each pre-accession country is based around different measures set at European level. IPARD measures focus on different aspects of agriculture and rural development. Each country presents their program of IPARD measures to the European Commission for approval. When approved, IPARD measures are managed by countries’ national institutions and IPARD agencies. For the countries assessed in this report, the following IPARD measures are operational as of June 2020: Albania - Measure 1: “Investments in physical assets of agricultural holdings”, Measure 3: “Investments in physical assets concerning processing and marketing of agricultural and fishery products” and Measure 7: “Farm diversification and business development”; Kosovo: no IPARD measure operational; Montenegro: Measure 1: “Investments in physical assets of agricultural holdings” and Measure 3: “Investments in physical assets concerning processing and marketing of agricultural and fishery products.”

¹² A known example are Productive Alliances projects: World Bank (2016b). Linking Farmers to Markets through Productive Alliances: An Assessment of the World Bank Experience in Latin America.

¹³ The Albania Water Resources and Irrigation Project (WRIP) is included here even though it does not share the grant component, it is included with a forward-looking purpose of pointing to opportunities of improved gender focus in survey design and data management.

of the Agriculture and Food GP.¹⁴ All projects covered by the assessment face significant gender gaps. It is important to note that the three projects assessed in this report were not designed ex-ante for a comparative assessment. However, they all support country priorities for agricultural sector modernization and improved productivity while strengthening employment and job creation in the agricultural sector.¹⁵ The results of the assessment are intended to provide lessons for improved gender inclusion in matching grant measures, gender-disaggregated data collection methods and analyses describing women's engagement in agriculture.

5. The assessment addresses a number of key research questions to inform future projects and grant programs that aim to enhance the productivity of agri-food systems and improve agro-environmental management. The focus of this gender assessment is on project components related to the provision of IPARD-like grants.¹⁶ It is important to note that the assessment was carried out after the projects had been designed, including the design of the surveys, and grants programs implemented, and hence is not intended to criticize past work but to point out missed opportunities for a more refined gender focus of future projects. The key research questions for this assessment looked are:

- i. What differences exist between female and male productive grant applicants/recipients in terms of:
 - a. shares of female grant applicants and recipients over time
 - b. type and volume of productive investment of female and male applicants
- ii. Is there a correlation between certain characteristics of female and male farmers and a successful application?
- iii. How can project operational manuals and beneficiary selection/eligibility criteria be improved to consider gender needs and enhance inclusion?
- iv. How can survey instruments and analytics be improved to identify women farmers and their role/contribution and enable gender-disaggregated analysis and reporting on female and male farming activities? What data are currently missing but crucial for an assessment of the impact of productive grants on women farmers?

6. The findings of this assessment are relevant for national institutions, the World Bank, as well as the EU, as they outline recommendations on how productive grant programs could more successfully target female farmers and thereby increase their contribution to improving agricultural competitiveness. The assessment directly informs World Bank task teams and their national counterpart institutions for the design of second phases and additional financing of the assessed projects in EU accession countries, as well as other World Bank-funded operations

¹⁴ The projects reviewed for this assessment were the Kosovo Agriculture and Rural Development Project (KARDP), the Montenegro Institutional Development and Agriculture Strengthening Project (MIDAS), and the Albania Environmental Services Project (ESP). The KARDP and MIDAS share the objective of increasing competitiveness in agriculture and food production and support the development and modernization of certain high-value agricultural sub-sectors, namely dairy, meat, fruits and vegetables. MIDAS included the additional focus on environmentally sustainable livestock management. The focus of ESP was on sustainable land and forest management practices. The grant measures for all three projects are aligned with measures defined under IPARD. The ESP also included gender awareness training under a Gender Action Plan (GAP) which aimed to improve women's access to forest user associations and to grants (MOE, 2017). Grants included under ESP are of a different nature, as they mainly target Forest and Pasture User Associations (FPUAs) as applicants, due to the communal nature of the forest and pastureland. Learning lessons from the creation of FPUAs and the effect of the GAP training should be the subject of further research. The Albania Water Resources and Irrigation project (WRIP) does not include a grants component, its investments complement the objectives of increased growth and labor productivity by restoring productive value of the land and improving irrigation performance. Gender related lessons drawn from WRIP relate to the potential for improved survey design and beneficiary identification for future gender targeting.

¹⁵ The agriculture sector in this assessment is broadly defined to include irrigation and forestry.

¹⁶ While agri-businesses were also eligible to apply for certain grant calls, this assessment focuses solely on farmer applicants.

under preparation in Europe and Central Asia (ECA) and other regions that are using matching grant mechanisms. The findings of this assessment are operationally relevant despite limitations in not being able to fully analyze the success and effectiveness of the grants due to data and budget restrictions. They do, however, set the groundwork for future impact assessments of such productive grant schemes. Moreover, the EU pre-accession process will shape agricultural transformation and the future of agricultural production of the countries undergoing the process.

7. Structural adjustments and modernization of the agricultural sector (with or without EU accession) are opportunities to close the gender gap in the sector, and it is important to consider and analyze the potential gender implications of the instruments, such as grants, that are applied to achieve change. It is crucial to understand women's contribution to agriculture today and define the role they are expected to play in the future agricultural sector of these countries. Such (re-)definition should involve devising or adjusting support instruments, like productive grants, to target female farmers more successfully so they can contribute to improving the competitiveness of the agricultural sector.



2. Women's Role in Agriculture in the Western Balkans

8. Gender inequalities in the Western Balkans remain socially accepted, especially in rural areas, and women's role as agricultural producers is underassessed. Countries in the Western Balkans made important progress in establishing relevant institutional and policy frameworks for achieving gender equality and women's empowerment, in line with international and national gender equality standards and obligations. However, gender inequalities remain socially accepted and tolerated, especially in rural areas, where traditions and patriarchal structure remain strong and gender inequalities are more entrenched (FAO, 2016; Annex 1 presents details on gender inequalities in agriculture in Albania based on UNDP, 2016). Facilitating progress towards gender equality is also a key component of the EU accession agenda in the Western Balkans, but civil society organizations calls for a more visible presence of gender equality in the progress reports and to mainstream gender in the IPA programs (ERPS, 2018). Yet, if women's contribution to the agriculture sector and farm production is not adequately analyzed and described in national statistics and sectoral strategies, their potential will not be realized, and measures cannot be shaped accordingly.

9. The Agriculture and Rural Development programs for Albania, Montenegro, and Kosovo generally do not refer to women as producers, but as agents involved in agro-processing, niche products, or the non-farm economy – making it difficult to formulate targets and goals for women's inclusion and for their more effective support with productive grants. For example, a SWOT (strengths, weaknesses, opportunities, threats) analysis prepared for the Kosovo agricultural and rural development program (IPARD 2014-20) envisions an enhanced role for women in agribusiness and includes targets for female job creation and women-owned agri-businesses (EC, 2018c). Rural women are mentioned in the context of value addition, honey production, handicrafts, and tourism.¹⁷ Yet, their role as agricultural producers and related needs for better services and targeted support are not discussed.¹⁸

¹⁷ The policy assessment further states that the agriculture sector plays an important role in providing employment opportunities and income generation and asserts that only a small portion of farmers can compete in regional and EU market. It argues that because of the large portion of subsistence farms it is necessary to focus investment in physical assets of "farms with commercial viability, able to generate sustainable incomes". The strategy mentions the high unemployment rate above 30 percent among rural women, a figure that likely does not account for women's ('informal') role in small-scale family agriculture.

¹⁸ In fact, a 2014 UNDP gender equality strategy for Kosovo with the aim "to provide baseline data on gender differences in diverse sectors and used to inform programmatic planning, as well as for monitoring progress concerning gender equality in Kosovo" did not include an analysis of women in the rural or agricultural sector (UNDP, 2014).

Similarly, for Albania, IPARD-II (2014-2020) identifies the role for women in the non-agricultural sector, acknowledging women's entrepreneurship but ignoring their role in agricultural production. It states that "Albania still faces challenges in utilizing women's potential in the labor market and economy [...] a substantial rural labor force potential exists with more than 40 percent of the working age population, essentially women, being inactive" (EC, 2018b). These 'inactive' women include female farmers, yet they are invisible to statistics because they are not part of the formal economy.¹⁹ In Montenegro, the situation is no different: while the pre-accession assistance supports anti-discrimination and gender equality policies (EC, 2014c), a 2015 Montenegro agriculture policy brief written for the EC describes agriculture as one of the most important sectors in Montenegro, a significant source of employment and income for more than a third of the population living in rural areas.²⁰ However, the brief does not mention gender roles (Martinovic, 2015). In effect, the 2010 Agriculture Census found that 40 percent of the Montenegrin agriculture labor force is composed of women, while women represent less than 13 percent of owners of agriculture holdings (MARD, 2015), suggesting that in the majority of farms women have a limited formal role and are unlikely to contribute to important farm-related decision-making processes.

10. Similarly, rural and agriculture sector strategies primarily focus on women's role in reaching the goal of agricultural modernization and competitiveness through value addition, agro-processing, and engagement in the non-farm sector. While the support to women's entrepreneurial skills, as agri-food workers, and processors is important, the primary role of women as farm producers should not be overlooked. Women farmers –beyond the generally small share of female-headed farms– need targeted productive services, advice, access to inputs, markets, and loans. To broaden this biased focus on women in the non-farm economy, the World Bank can support the recognition of women as producers –including of high-value commodities– to strengthen an increased focus of women's role in agriculture.

11. A key constraining factor to gender inclusion is the lack of data and evidence on women's roles in agricultural production in national statistics, typically categorizing them as 'unemployed', 'inactive', 'informal'. Official statistics and labor market analyses in the Western Balkans describe rural women engaged in small scale agriculture as 'inactive', 'informal' and as 'unemployed'. Small-scale, subsistence family farmers are invisible to national statistics and the notion remains –even in the projects assessed– that small farms (below 5 hectares) are not sufficiently productive (Box 1). National data is potentially even more biased against women because it is often the men who are survey respondents. A recent World Bank labor market trend analysis of the Western Balkans points out the "high level of informal employment, in and even outside of agriculture",²¹ saying "inactivity remains high, especially among women."²² This activity rate only counts formal employment and the so-called 'inactivity' also counts many small farmers (World Bank, 2018e). Small farmers (the size of which is defined by the different countries) are typically seen as part of the informal sector and the ILO definition of 'informal labor' includes subsistence farmers

¹⁹ The debate does furthermore not recognize the existing skills and experience of farming women, or their needs for better support services in aspiration to become better producers: "In the selection of projects, a strong priority will be given to projects that create new jobs in rural areas [...] priority will be given to promotion of women and young people's entrepreneurship" (EC, 2018b); the suggested selection criteria included a 15 percent bonus if the applicant is a woman or if a company employs at least 30 percent of women. In contrast, the suggested bonus for women as producers (of honey) is only 2 percent.

²⁰ This is in line with the 2015-20 Montenegro agriculture sector strategy and action plan by the Ministry of Agriculture and Rural Development (MARD) states that Montenegro will not be able to compete in an international market of large-scale production, low unit costs and standardized products, and instead should focus on the production of high-quality traditional products, to fulfil local demand and attract agri-tourism.

²¹ According to statistics, informal employment is reported to be as follows: Albania: 28 percent among males and 41 percent among females; Kosovo: 41 percent among males and 81 percent among females; Montenegro: 30 percent among males and 42 percent among females.

²² Activity Rate: definition = formal labor force in percent of working-age population (ILO).

Box 1: Land Holding Sizes Do Not Determine Farming Success: The Role of Women

Small land holdings are perceived as insufficiently productive. Project reports and grant OMs of KARDP and MIDAS make the assertion that small holdings (below 5 ha) represent “a serious challenge for increasing productivity through diversification” and “represent serious limitations with regards to the type of activity that can be exercised in them, as it does not allow them to grow and scale up their activities” – this statement, and the notion behind it needs closer examination in the context of grant eligibility. The EC does not define a minimum farm size for IPARD grant recipients: according to the eligibility criteria set out in the EC sectoral agreement, this can be defined by the countries and needs to be endorsed by the EU: “Minimum conditions regarding farmer’s occupational skills and competences must be defined ... viability of the holding shall be demonstrated” (EC, 2009). The sectoral agreement even recommends to “include micro- and small-sized enterprises”.

Smallholder producers can successfully engage in specialized production of high value crops, and greenhouse production. Especially when small farmers associate into producer groups, jointly purchase inputs, and bargain for better sale prices, economic gains can be made even with small holdings (World Bank, 2016b). The average size of farms ranges from less than 3 ha in Kosovo and Albania to about 5 ha in Montenegro (FAO, 2014).

Examples from Asia and Africa shows that smaller farms (1 ha) achieve a high total factor productivity (compared to medium size farms). This is achieved through an increased cropping intensity, and by devoting a greater share of their land to growing high-value and nutrient-dense vegetables, fruits, and root crops, compared to larger farms that devoted more land to grains (Fuglie et al, 2020). A recent Public Expenditure Review in North Macedonia that found that small farms are actually more efficient than larger ones (World Bank, 2019). This finding also holds for Serbia, and Croatia, small farms are found to be the most technically efficient, middle sized farms, who are important for sector growth, are the least efficient.

An IFC report on the role of women in agribusiness refutes the claim that small farms are challenged in increasing productivity. The report finds that farms smaller than five hectares account for most of the land and produce significant amounts of food in low- and middle-income countries, the productivity of these smallholders is essential in meeting the growing agricultural demand worldwide (IFC, 2016). Yet due to collateral requirements small-scale women farmers continue to face limited access to finance to improve production, post-harvest treatments and processing and it prevents them from investing in their farm, purchasing critical inputs and equipment, and hiring additional labor to enhance productivity and improved quality of their outputs.

and unpaid family workers.²³ Yet, these statistics and analyses are included and repeated in country strategies, used in the IPARD programs, and in project documents. These flawed statistics serve to plan strategic programs of support, perpetuating an incomplete and biased picture of the reality of women in agricultural production. This emphasizes the importance of project surveys to shed light on farming women, to acknowledge their contribution to the rural economy, and to focus on them as a group that needs support services.

12. The World Bank has good opportunities to enhance gender analyses in agriculture and other sectors and collect data through baseline and follow-on surveys that produce evidence of their contributions and make women farmers more visible. The World Bank’s new Gender Tag system, introduced in FY20, has the potential to improve gender targeting, indicators and outcomes (Box 2). The results of this assessment can complement the Gender Tag actions that task teams take to ensure gender-sensitive project design and implementation: with the additional knowledge this assessment provides for the specific case of matching grants on the selection criteria

²³ https://www.ilo.org/ilostat-files/Documents/description_IFL_EN.pdf

Box 2: The World Bank's Gender Tag Focuses on Quality and Depth of Project Gender Outcomes

The new Gender Tag system has the potential to improve gender targeting, indicators and outcomes. Starting in FY20, the World Bank moved to a new early assessment system for gender tagging to improve identification of relevant gaps between men and women in endowments, jobs, assets, and voice/agency, and better tailor project design to achieve development outcomes. The system facilitates access to upstream support for TTLs with operations that have the potential to receive the Gender Tag. The Gender Group provides training and certification for regional gender tag assessors, and GP gender experts that can assist these TTLs from as early as PCN stage and through implementation.

A tool for corporate reporting, it is also a useful instrument to monitor and analyze trends in gender inclusion. The Gender Tag is a key instrument for Global Practices and Regions to analyze trends in their portfolios, and to monitor alignment between operations and commitments to close gender gaps as identified by the CMU (CPFs, SCDs), Regions (through Regional Gender Action Plans), and/or Global Practice (GP Follow Up Notes). The gender tag seeks to distinguish projects that: i) identify relevant gender gaps in endowments, jobs, assets, or voice/agency (e.g., as spelled out in the WBG Gender Strategy) in the analysis in the PAD; 2) aim to address these gaps through specific actions; and 3) link them to indicators in the results framework.

and their effect on female participation, and also with the recommendations made on female farm roles, gender disaggregated intra-household indicators, and survey methods.

Farm Responsibilities of Women in Family Farms

13. Few representative studies exist that describe, and less so quantify, the contributions of women to farming in the Western Balkans. Lack of data on women farmers and their contributions to agricultural production is ubiquitous. For some countries included in this assessment, the World Bank carried out gender-disaggregated field assessments in 2018. Interviews were conducted with 51 farm households engaged in irrigation and high-value agriculture in Kosovo and 52 similar farm households in Albania (World Bank, 2018a, 2018b).²⁴ The interviewed farmers resemble the type of farms that are targeted by IPARD-like grants, which makes the findings relevant for this assessment. The study found that male and female farmers agree that running a farm is a family business in which both females and males work together to achieve the best outcome for the livelihood of the family.

14. Women are experienced farmers, and men often readily admit the equal role women play regarding labor contribution, capabilities, and decision making. Male farmers recognize the crucial role of women in farming activities, even if women are typically not engaged in marketing, purchasing, and communications with irrigation managers or other authorities. While this highlights women's important role in agricultural production and value addition, women often fail to receive or control the revenues of their work, and typically do not hold ownership rights over the agricultural land they work on. The degree to which this influences women's investment decisions, for example on grant applications, is a question that requires further research.²⁵

²⁴ Farmers were identified by local municipality contacts as formal or informal irrigation users; interviews were carried out in 5 municipalities in Kosovo, and in 3 municipalities in Albania.

²⁵ Investment decisions are also tied to land ownership – in the Western Balkans, women own as low as 17 percent of land in Kosovo and North Macedonia, and between 25-27 percent in Albania, Montenegro. Women's equal right to land and property is officially recognized in these countries, but only a small percentage of women own land, because the laws are not implemented and women continue to be marginalized in matters of inheritance (FAO, 2016). As is pointed out later in this assessment, for the purpose of grant applications females with no own land resources are still eligible to apply, as long as the land they use is owned by a close male relative (husband, father or brother, son).

15. Existing evidence points to females and males having specific responsibilities on the farm, based on skills, physical ability, and traditions, while other tasks are done by both women and men, depending on availability and family structure.

The interviews in Albania and Kosovo revealed that in livestock, for instance, care and milking are joint tasks, while milk processing is typically done by women (Table 1). Similarly, cropping decisions are usually made jointly, but women are more likely to decide on the kinds of vegetables grown in greenhouses, and in Kosovo some women evaluated new varieties that an aggregator suggested for them to try. Typical female tasks identified in high value crop production are seedling preparation, fertilizing, weeding, disease control, harvesting, grading, and conditioning, as well as management of the greenhouse drip irrigation system. Women are experienced in detecting water stress in vegetables and avoid irrigation right before harvest, in order not to compact the soil, and to keep the produce clean and dry for better storage, marketing and processing. Women also determine the timing and number of hired helpers they need for vegetable and fruit production. In Kosovo specifically, some women receive technical advice from aggregators, delivered through female agronomists – an indication of the importance placed on women farmers as producers of high value crops. Moreover, the field assessments found that ethnicity and religion play a role in women’s agricultural engagement as well: for example, in predominantly Muslim communities in Kosovo the engagement of women with processors was less socially accepted, and it was more difficult to engage women in interviews (World Bank, 2018a). Also, in Kosovo targeted initiatives through the Ministry of Agriculture, Forestry and Rural Development (MAFRD) and donors have benefited women and led to the formation of some female processing associations. Similarly, in Albania projects funded by various donors and non-governmental organizations (NGOs) have been supporting rural women and resulted in a growing network of women associations including in agro-processing.²⁶

Table 1: Farm Tasks Carried Out by Females, Males, or Both

FEMALE Tasks	MALE Tasks
<ul style="list-style-type: none"> Greenhouse vegetable production: Preparing seedlings, fertilizing, weeding, disease detection, spraying, harvesting, sorting, packaging Value addition: vegetables, fruit, honey Milk processing Operating drip irrigation in greenhouses Weeding, harvesting of field crops Selling processed goods at trade fairs/from home 	<ul style="list-style-type: none"> Communications with irrigation company Paying irrigation fee Field irrigation, pipe and pump installation Field crop production (mechanized) Marketing of produce Purchase inputs Hiring and operating of machinery Hiring of seasonal workers (men for field preparation, women for harvest)
SHARED Tasks	
<ul style="list-style-type: none"> Choice of vegetable varieties Soil preparation (manual) Livestock care, including milking Field vegetable and crop production (manual processes like weeding, harvest) 	

Source: Interviews with family farms in Kosovo and Albania (World Bank, 2018a, 2018b).

²⁶ While these findings are based on farm interviews in Albania and Kosovo, few details exist on farming women in Montenegro: During a MIDAS related gender workshop in 2013 the facilitator bemoaned that, “Due to a lack of data, it is difficult to know exactly what women and men do in farming, and who makes the decisions... it appears that women are strongly involved in cheese-making, apiculture, and in fruit and vegetable production. Some women are involved in meat production”. The workshop summary states that a clear idea of women’s and men’s roles and responsibilities by commodity is needed within production and value chains, and that young women find the sector unappealing because of low profit margins and poor connections to buyers. The summary also argued that grouping women farmers and processors into associations will facilitate their integration into markets and can serve to reduce their isolation, and if associations are commodity-focused, other value chain actors such as suppliers and buyers will find it easier to negotiate with a group, and in turn the women will find their negotiating power is strengthened. Extension workers are using the associations as channels for information delivery. Yet, they also lack sex-disaggregated data, which makes a needs assessment and targeted support impossible (Farnworth, 2013).

16. Women’s on-farm responsibilities in the Western Balkans have broadened with an increase of males seeking off-farm work. In addition to working on their family farm, in more than half of the interviewed households in Kosovo and more than a third of interviewed households in Albania, male family members pursue employment off-farm, where income is typically higher, often on a permanent basis near the home, but also seasonally, or abroad with long absences from the farm. Women in those households often take on additional farm responsibilities that typically would have been carried out by men (World Bank, 2018c, d). In addition, young males tend to move to the cities, placing even more responsibilities on women. This ‘feminization’ of agriculture can create both opportunities and challenges for women: when remunerated, their increased involvement in agricultural work or in off-farm rural enterprises can empower women within their households and communities; however, if women are left with increased responsibilities in agriculture –but without male labor, agricultural extension information, recognized rights over land and agricultural assets, or without basic literacy and numeracy– they are unlikely to succeed. Moreover, if women continue to perform the bulk of unpaid on-farm work while men work in more lucrative off-farm jobs, gender gaps in wealth and labor burdens can widen (Quisumbing, 2019a). Hence, the trend toward feminization in agriculture in some countries of the Western Balkans needs to be monitored carefully, as it presents an additional argument why female farmers need targeted services and support.

17. Overall, the production-related tasks that women farmers are skilled at and responsible for, contribute significantly to the rural economy. Their skills and responsibilities for high-value agriculture contribute significantly to the quality of production and hence to farm income. They also contribute to the national goals of the three assessed countries of improving productivity of high value agricultural commodities and boosting the export potential for niche products and aromatic and medicinal plants, and increased value addition and quality (EC, 2018a; MARD, 2015; MAFRD, 2016; EC, 2014a). With detailed knowledge of women’s involvement and their needs, agricultural support services and market access could be tailored, and modalities devised to better reach women and further improve their contribution to the rural economy.



3. World Bank Support to EU Pre-Accession and Female Inclusion

18. The World Bank-funded projects have been supporting grant programs in line with the EU Instrument for Pre-accession Assistance for Rural Development (IPARD) to prepare countries in the Western Balkans for EU accession.

The World Bank has supported the countries included in this assessment to prepare for the EU pre-accession assistance, through increasing the capacities of relevant institutions involved in the design and administration of IPARD grants,²⁷ as well as of the beneficiary farmers in applying to IPARD grants program complying with its rules and principles through a learning by doing process.²⁸ The grants funded under the projects assessed in this report have gradually introduced EU-IPARD core rules, including the selection methodology, and are hence referred to as 'IPARD-like' grants. The provision and implementation of assessed IPARD-like grants had the dual objective of (i) promoting the development and modernization of agriculture in the countries, as well as (ii) to prepare the institutions and beneficiary farmers to implement IPARD through learning by doing in order for the country to fully benefit and absorb EU IPARD funds once they would become available. The World Bank support for the countries' EU pre-accession began in parallel to the countries' EU accession process. Montenegro opened accession negotiations in 2012, Kosovo entered into a Stabilization and Association Agreement with the EU in 2016, and in 2020 Albania achieved EU accession negotiation status.

19. World Bank-funded grant programs followed the common practice of awarding women applicants' additional points in the selection process and thereby missed an opportunity to introduce further measures to attract applications by female farmers. IPARD encourages the application of women for the grants program and require grantees to assure non-discrimination and the equality of women and men²⁹ – typically by awarding

²⁷ IPARD rules and the grant scope are set out in the so-called Sectoral Agreement between the Country and the EC. IPARD grants are intended to cover 50 to 90 percent of eligible expenses according to the different measures that can be supported as defined in the countries IPARD Programs. Farmers are required to pre-finance the investment amount, using private savings or loans, and then get reimbursed by the grant for the respective share of the investment sum, depending on the measure. The subsectors to be supported, application eligibility criteria and preconditions can be defined by the respective countries.

²⁸ Except WRIP, which does not include a grant component

²⁹ This is set out in the following articles: (m) actions in the context of publicity, visibility and transparency ... to inform ... bodies involved in promoting equality between men and women about ... the program and rules of gaining access to funding; (n) a description of provisions linked to the equality between men and women and non-discrimination promoted at various stages of program (design, implementation, monitoring and evaluation).

them additional points in the ranking process (KARDP gives two percentage bonus points for women and MIDAS five percentage bonus points, out of a total of 100 points). For the countries in this assessment, the IPARD II document for Montenegro does not include a reference to gender or rural women, and Kosovo and Albania see the future role of rural women in agri-businesses and in the rural non-farm economy. Women are not recognized by IPARD as producers in any of the countries analyzed in this assessment (Box 3). The World Bank funded projects in Albania, Kosovo and Montenegro have supported IPARD-like grants following IPARD guidelines on this and on the other eligibility and selection criteria as defined by the Ministries of Agriculture in their IPARD program tailoring for the country specific circumstances. While this was done to strongly simulate IPARD core rules and guidelines, the World Bank projects missed the opportunity to assess the effectiveness of the common practice of awarding bonus points to women applicants, versus other measures to encourage or facilitate women's applications, and did not apply lessons from its work in other regions on gender-inclusive approaches.

Box 3: IPARD-II Objectives and References to Gender for Kosovo, Albania and Montenegro (2014-20)

Kosovo: IPARD will focus on small and medium-sized farms and agri-food enterprises and processing establishments for upgrading their facilities, meeting EU food safety standards, increasing competitiveness and creating income and better livelihoods in rural areas. The support covers a few specific sub-sectors of the food processing industry as well as rural economic diversification. It is expected that developing new production facilities will create jobs for women, especially in the most labor-intensive sectors such as fruit and vegetable processing.

Albania: IPARD will help to create an efficient, sustainable and innovative agro-food sector, which is competitive in the EU market and offers employment, social inclusion and better living standards for farmers, strengthening business approaches and access to information and markets; food safety, veterinary and phytosanitary services, as well as investments in the non-agricultural sectors and the development of entrepreneurship – especially of young people and women – to create new employment opportunities in rural areas.

Montenegro: IPARD will focus on the modernization of production, achieving the standards in environmental protection, animal health and welfare, increasing quality, hygiene and food safety, linking agriculture and tourism sectors and improving the competitiveness of family farms. IPA will support farmers in mountainous areas, contribute to preserved biodiversity and organic farming, and improve the functioning of cooperatives and national associations.

Sources: EC 2024a; EC 2014b; EC 2018

Measuring Gender Outcomes at the Project Level

20. The assessed World Bank-funded projects differ in their targeting of female beneficiaries and in the use of sex-disaggregated indicators, but all face challenges in providing solid evidence on the benefits for and empowerment of women. There are several notable similarities and differences among the assessed projects: KARDP, MIDAS and ESP included results indicators beyond the number of female beneficiaries, such as the number of trained females and the number of female training days. It is important to note that the main target of the ESP grants program was Forest and Pasture Users Associations (FPUAs) and that for a FPUAs to be eligible for a grant, female membership had to be at least 30 percent. ESP was the only project that set a target of 15 percent as the share of grant funds to be disbursed to females. However, this goal was not reached: under the first call, only four percent of grants were disbursed to females (as heads of Forest and Pasture User Association (FPUA)), under the second call that

rate was higher bringing the total grant sum of both calls disbursed to females to 12.7 percent.³⁰ ESP also intended to include an indicator measuring the benefits from the use of grant financing, but this indicator was later withdrawn (Box 4). Interestingly, KARDP included a sub-component and an indicator for training and certifying female extension advisors, who assisted female applicants with developing business plans required for the grant application. However, based on the mid-term survey, it cannot be determined if the support by female advisors used under KARDP led to a higher success rate of female grant applicants as grant outcomes were not attributed to grant measures or to gender in the midterm surveys. Indicators are needed that do not only count participation and the number of women reached by a program, but that can assess whether a program delivered benefits to, or empowered women, including also citizen engagement indicators to measure how their voices influence which services are provided and how (see examples in Quisumbing, 2019; CGIAR, 2012; World Bank, 2012).

Box 4: Objectives and Sex-Disaggregated Indicators and Description of Projects in the Assessment

Kosovo Agriculture and Rural Development Project (KARDP P112526, 2011-17, USD20.25m; DANIDA USD9.2m), (KARDP AF P158710, 2017-21, USD22m)

Objective: The project aimed to improve productivity of and access to markets by project beneficiaries in the horticulture and livestock subsectors and strengthen the institutional capacity of the Ministry of Agriculture. Farmers and agri-businesses received support through the Rural Development Grant Program in a manner consistent with the EU's IPARD pre-accession requirements. The project demonstrated efforts for social inclusion and a gender focus.

Use of sex-disaggregated indicators:

- Farmers reached with agricultural assets or services of which females: 596 (target 1056)
- Farmers, entrepreneurs and association members trained for grant applications of which women: 505 (target 688)
- Increased number of extension staff trained in agricultural technical topics of which women: 67 (target 62)
- Extension staff receiving certificates of which women: 22 (target 28)

Montenegro Institutional Development and Agriculture Strengthening Project MIDAS [P107473, 2009-2014, USD19.7m (of which IBRD USD15.7m and GEF USD4m); AF, 2015-2019, USD3.3m]

Objective: MIDAS improved the delivery of government assistance for sustainable agriculture and rural development in a manner consistent with the EU's pre-IPARD pre-accession requirements. The grants component followed the EU's IPARD methodology for farmers and agro-processors.

Use of sex-disaggregated indicators:

- Project beneficiaries of which females: 17 percent (target 15 percent)
- Client days of training provided to females: 1014 (target 900)

Albania Environmental Services Project ESP [P130492, 2014-2020, USD 22.19m (USD10m IBRD, USD2.88m GEF, USD9.3m Swedish Government)]

Objective: Support for investments in including both women and men in forest decisions at all levels to reflect gender priorities and improve land conservation practices; ESP addresses women's involvement in decision making in Pasture Forest User Associations, to benefit from environmental services and from the grant scheme; a Gender Action Plan (GAP) was formulated to mainstream gender; ESP established village gender focal points as information

³⁰ Further discussion is needed regarding the relevance of setting this target – as the benefits of the grant investment benefits all members of the association, 30 percent of which are women, it would be important to assess the labor implications and the benefits female and male association members receive.

Box 4: Objectives and Sex-Disaggregated Indicators and Description of Projects in the Assessment (continued)

point and grievance mechanism for the IPARD-like agro-environment related grant scheme targeting private beneficiaries, and PFUA; ESP trained PFUA on gender awareness, women's rights and equal opportunities; a baseline for gender indicators was established. In 2018 the EC officially approved the implementation of IPARD II; 20 percent female membership in PFUA is a grant application eligibility criterion.

Use of sex-disaggregated indicators:

- Female members of Forest and Pasture User Associations trained: 715 (800 target)
- Female farmers trained: 164 (165 target)
- Female land management specialists and users trained: 715 (800 target)
- Percent of grants budget disbursed to female applicants: 12.7 percent (15 percent target)
- Female beneficiaries participating in project consultation activities during implementation: 67 (100 target)
- Females with increased monetary and non-monetary benefits from agricultural lands: 682 (1000 target)

Albania Water Resources and Irrigation Project (WRIP P121186, 2013-2018, USD40m; AF P162786, USD26.75m)

Objective: (i) establish the strategic framework to manage water resources at the national level and at the level of selected River basins; and (ii) sustainably improve the performance of selected Irrigation Systems. Gender content: 5000 female water users expected in project areas; social mobilization to take account of patriarchal society; women to be accommodated for information meetings and outreach; families de-facto headed by women because of the absence of male spouse, women should not be substituted by male relatives.

Sex disaggregated indicators:

- Water users provided with irrigation and drainage services - Female 14,635 (target 4000)
- Grievances responded to, females: 25 (target 40)
- Number of farmers trained female (25 percent) not included in ISR
- Number of staff trained in IWRM – female (33 percent) not included in ISR
- Percent of River Basin Management Plans and investments informed by citizen feedback female (40 percent)

Sources: Project documents, latest results reported in ISR.



4. Grant Scheme Data Analysis

21. The assessment is based on existing grant application and survey data for all past calls for IPARD-like grants supported under the World Bank-funded projects in Kosovo, Montenegro and Albania.

It analyzes and compares the characteristics of female and male grant applications as well as the effect certain selection criteria and preconditions have on female and male applicants of all grant calls.³¹ Specifically, KARDP had seven grant calls between 2012 and 2018, with 13,269 farmer applicants and 2,275 approved grants of a total of USD 7.2million grant sum awarded to farmers. MIDAS had five grant calls between 2010 and 2014, with 1,467 farmer applicants and 658 approved grants of a total of USD 6.5 million grant sum awarded to farmers. ESP had two grant calls with 60 Forest Pasture User Associations and 3 individual farmers rewarded in the first call for USD 1.9 million total grant sum. In addition to analyzing the databases for these calls, this assessment uses existing (baseline, midline) survey data to identify factors that contribute to a successful application that fulfilled the eligibility and selection criteria and resulted in the award of the grant. Female and male grant applicants and beneficiaries are compared, in order to contrast how gender influences their selection and the kind of investments they apply for. The following section presents a gender disaggregated analyses of the available data on grant applicants and grant recipients for the different measures under the KARDP and MIDAS grant calls, and a summary of the two ESP grant calls.

KARDP - Analysis of the Application Data for the Grant Calls

22. KARDP supported seven grant calls focused on high value agricultural products. This assessment analyses seven annual RDGP calls for grant proposals issued by MAFRD and supported by KARDP and the Danish International Development Agency (DANIDA) between 2012-2018 related to 'Investment in physical assets of agricultural economies', to private, non-commercial female and male farmers. Based on the contribution of certain sectors in farm economies and the need for approximation of these sectors with EU standards, the grants focused on supporting investments in the following sectors: fruits, vegetables (including potatoes), milk, meat, grapes and eggs. The minimum value that agricultural producers can apply for is 5,000 Euro and the maximum is 100,000 Euro. The minimum value of the grant supported by the WB is 15,000 Euro and maximum public support for eligible projects is up to 70 percent of

³¹ Included are all grants financed by the Ministries of Agriculture as well as those financed through World Bank, GEF and other donors.

the eligible costs.³² The remaining amount is to be matched by the applicants through private funds or bank loans. Eligible costs are the construction or renovation of farm facilities; the purchase of new machinery and equipment, planting material to establish new orchards and vineyards; and administrative costs (planning, business plan, permits and licenses for investment) up to 2,000 Euro.

23. A quarter of grant recipients were women, their success rate and grant amount were larger than that of male farmers. There were 13,269 registered eligible grant applicants over seven the years between 2012-2018: 81 percent males, and 19 percent females; of these 17 percent (2,275) were awarded a grant (Table 2). Of the 2,275 grant recipients, roughly one quarter were women: there were 598 (26 percent) female grant recipients and 1,677 (74 percent) male grant recipients. When analyzing the success rate of females and of males over time, 16 percent of male applicants were successful, while 24 percent of female applicants were successful. This is due in part to the additional measures of supporting female applicants through female advisors in business plan development. The number of female applicants and recipients increased steadily over time: female application numbers tripled from 215 in 2012 to 637 in 2018. Male application numbers on the other hand declined over time from 1,975 in 2012 to 918 in 2018. 2018 was the first year more grants were awarded to females than males (184 vs 164). 29 percent of female applicants, and only 18 percent of male applicants were awarded a grant in 2018. This suggests that female applications are of comparable or better quality than male applications. In addition, the bonus 2 percentage points given as incentive to female applicants and the use of female advisors to assist female applicants to complete a business plan are factors that can explain this trend.

Table 2: Female and Male Grant Applicants and Awardees in 7 KARDP Grant Calls (2012-2018)

Year of grant call	No. of male grant applicants	No. of female grant applicants	Total grant applicants	Share of male grant applicants (percent)	Share of female grant applicant (percent)	Male grant recipients	Female grant recipients	Share of grant recipients among male applicants	Share of grant recipients among female applicants
2018	918	637	1,555	59.0	41.0	164	184	17.9	28.9
2017	873	384	1,257	69.5	30.5	131	111	15.0	28.9
2016	1,178	379	1,557	75.7	24.3	175	78	14.9	20.6
2015	1,614	316	1,930	83.6	16.4	204	39	12.6	12.3
2014	981	213	1,194	82.2	17.8	170	44	17.3	20.7
2013	3,204	382	3,586	89.3	10.7	138	56	4.3	14.7
2012	1,975	215	2,190	90.2	9.8	695	86	35.2	40.0
Total	10,743	2,526	13,269	81.0	19.0	1,677	598	15.6	23.7

24. One third of the total grant amount went to women. Over the seven grant cycles, 11 different sub-measures were offered, some of the measures changed or were added over time, and some were not offered every year. The total grant amount that was paid out was EUR 66.1 million;³³ 33 percent of this sum went to female applicants, 67 percent to males (Table 3). The measure by far the most attractive to females were greenhouses, followed by fruit tree

³² Minimum public support is 60% + 5% if the applicant is younger than 40 years old, + 5% if investments are in rural zones (at an altitude of above 700 m)

³³ This amount includes Government funding as well as World Bank and other donor contributions.

orchards and small berry orchards,³⁴ cattle fattening and dairy operations. Over time a larger share of the total grant amount was awarded to women for greenhouses (56 percent compared to 44 percent); while grant sums awarded for broiler production were about the same for female and male applicants. Among male grant recipients fruit tree orchards, milking stables, greenhouses, and vineyards were the main measures for which grants were rewarded.

Table 3: KARDP Grant Amounts Awarded by Measure and by Female and Male Recipients (2012-2018)

Grant measures	Male grant recipients	Female grant recipients	Male grant amount (Euro)	Female grant amount (Euro)	Total grant sum awarded (Euro)	Male share of grant amount (percent)	Female share of grant amount (percent)
Greenhouses (incl irrigation, warehouses)	335	292	8,553,119	10,748,197	19,301,943	44.3	55.7
Fruit tree orchards	365	108	8,510,894	4,055,237	12,566,131	67.7	32.3
Berry orchards	130	68	3,505,100	1,967,033	5,472,133	64.1	35.9
Veal/pork (veal except 2012; pork 2017-18)	139	42	5,756,591	1,787,319	7,543,910	76.3	23.7
Milking stables and milk chambers	341	38	10,585,866	1,588,646	12,174,512	87.0	13.0
Broiler production (2014-17)	21	18	936,875	914,110	1,850,985	50.6	49.4
Vineyards/grapes (except 2013)	215	14	1,961,638	181,704	2,143,342	91.5	8.5
Small ruminants (2015-18)	48	8	2,117,101	390,718	2,507,819	84.4	15.6
Mechanization (2013 only)	40	5	1,086,997	139,823	1,226,820	88.6	11.4
Egg production (2012, 2015, 2018)	12	3	328,262	137,770	466,032	70.4	29.6
Field crops (2014 only)	31	2	805,961	52,944	858,905	93.8	6.2
Total	1,677	598	44,148,404	21,963,501	66,111,905	66.8	33.2

25. While in absolute numbers fewer women apply for grants than men, women are relatively more successful in being awarded a grant, and the grant sums they receive are larger than those awarded to men: the average grant amount awarded to males is EUR 26,326, compared to EUR 36,728 awarded to females (Table 4). Women received on average EUR 10,406 more per grant than men (140 percent) – for fruit tree orchards the difference is 161 percent, for greenhouses it is 144 percent. The amount women applied for is also higher than that of men –the reason for this difference must be in the application details, e.g. the dimension of the greenhouse, or the size of the orchard; however, the assessment did not have access to the application details to confirm this.

26. While the assessment shows different preferences for certain measures between female and male applicants, this by no means indicates that the division of labor or responsibilities falls along those same lines. As discussed above, there are tasks and responsibilities associated with each measure that are typically done by females (such as vegetable and fruit production, weeding, grading, milking, processing); some that are done jointly (such as livestock care and irrigating); and those that are usually carried out by men (such as input purchase and marketing). More research is needed to understand the intra household decision making process that leads to the measure the household applies for and why and when a grant application is made in the name of the husband or the wife.

³⁴ In 2018 the 'small berry orchard' measure was not available, it was supported by USAID.

Summary of grant sum by measure	Male grant recipients	Female grant recipients	Avg. amount received per grant males (Euro)	Avg. amount received per grant females (Euro)	Difference between female and male grant amounts (Euro)	Difference between female and male grant amounts (percent)
Greenhouses (incl irrigation, warehouses)	335	292	25,532	36,809	11,277	144
Fruit tree orchards	365	108	23,318	37,548	14,231	161
Small berry orchards (except 2018)	130	68	26,962	28,927	1,965	107
Veal/pork fattening (veal 2012; pork 2017-18)	139	42	41,414	42,555	1,141	103
Milking stables and milk chambers	341	38	31,044	41,806	10,763	135
Broiler production (2014-2017)	21	18	44,613	50,784	6,171	114
Vineyards/grapes (except 2013)	215	14	9,124	12,979	3,855	142
Small ruminants (2015-2018 only)	48	8	44,106	48,840	4,733	111
Mechanization (2013 only)	40	5	27,175	27,965	790	103
Egg production (2012, 2015, 2018)	12	3	27,355	45,923	18,568	168
Field crops (2014 only)	31	2	25,999	26,472	473	102
Total	1,677	598	26,326	36,728	10,402	140

MIDAS - Analysis of the Application Data for the Grant Calls

27. MIDAS grants supported productivity increasing measures and agro-environmental investments. Under MIDAS, between 2010-2014, five annual grant calls were issued, two focused on agricultural productivity improvements (fruit and vegetable production, greenhouses and irrigation), and three calls focused on agro-environmental measures (related to livestock, investments in mountainous areas, manure management and prevention of erosion).³⁵ Specifically, eligible expenses included the construction/reconstruction/adaptation of facilities; machinery and equipment; livestock and planting material, and the reconstruction and restoration of existing terraces and stone walls.

28. Over the five grant calls, 1,467 eligible applications by farmers were registered. The share of female applicants increased over time, from 8 percent of applicants in 2011 to 15 percent in 2014. Of all male and female applicants, 45 percent (658) received grants, for a total of EUR 6,502,733 (Table 5). Among the grant recipients were 68 females – a share of 10 percent. The productivity related grant calls received a much larger interest by both female and male farmers compared to the environment related calls: 92 percent of all applications were received for the two productivity related calls (call I and IV), compared to 8 percent for the three environment related calls. Of the 658 successful applicants, the majority (75 percent) was granted for the two productivity related calls, one quarter of all awarded grants were for the three environment related calls; the same ratio was observed for female and male applicants. Male applicants had an overall slightly higher success rate: 45 percent was of male grant applicants

³⁵ The level of support varied across years: in the first call in 2010, grant support was given for 50 percent of the eligible investments, the minimum amount of eligible investments was 5,000 Euro, the maximum was 70,000 Euro. For the second and third call, support was given for 60 percent of eligible investments, the minimum investment was 3,000 Euro, and the maximum was 50,000 Euro; during the fourth and fifth calls, 50 percent of the eligible investments were covered, the minimum was 10,000 Euro, and the maximum was 70,000 Euro.

received grants (590 of 1,299 male applicants), compared to 40 percent of female applicants (168 females applied, 68 were granted). However, the success rate of female applicants was higher than that of males in the last three calls. Female overall average grant amounts were 5 percent higher than those of men; this is due to one call (call IV productive investments), where grant amounts paid per female were 9 percent higher than those of male applicants.

Table 5: MIDAS Grant Applications and Awards by Measure and by Female and Male Recipients (2010-14)

Grant measure	Grant applicants		Female grant applicants (percent)	Grant recipients		Application success rate (percent)		Grant amount per female (Euro)	Grant amount per male (Euro)
	Females	Males		Females	Males	Females	Males		
1 Productivity	81	780	11	22	246	27	32	9,686	9,782
2 Environment	15	149	10	8	89	53	60	4,656	6,099
3 Environment	3	50	6	3	29	100	58	4,804	6,818
4 Productivity	61	425	14	29	193	48	45	14,021	12,826
5 Environment	7	63	11	6	33	86	52	4,742	5,472
Total	168	1,299	11	68	590	40	45	10,292	9,835

ESP - Analysis of the Application Data for the Grant Calls

29. Under ESP two grant calls supporting measures for the establishment and protection of forest were issued (in 2016, and in 2018). The most common interventions are forest improvement, construction of water points, fencing, a-/re-forestation, and pasture improvement activities. Support is given for 60 percent of eligible investments for individual owners/users, and up to 85 percent for Forest Pasture User Associations (FPUA). Minimum value of investments is USD 2,500 and the maximum is USD 60,000.

30. ESP implemented a number of gender-inclusive measures in addition to two grants calls. It included a Gender Action Plan (GAP) which among others aimed to improve the sensitivity to gender issues among forest users and institutions, and the capacity and representation of females in these institutions and their access to grants.

31. Female FPUA association headship, membership and board representation increased. Of the recipients under the first call were 60 FPUA associations and three farmers, selected among 137 applicants. Three of the associations are run by women, and 68 percent of them include female board members. As per the eligibility criteria all associations include female members, on average accounting for 44 percent of the total membership under the first call, and 48 percent under call 2. The number of female-headed FPUA, female membership and female board representation all improved under call 2, compared to the first call (Table 6). The average amount disbursed per awardee under call 1 was about USD 32,000. Under the second grant call 97 PFUAs and 1 individual farmer were approved to receive support,³⁶ the average grant awarded was about USD 34,000. A total of 6,129 ha of forest and

³⁶ 31 of these are approved applications that are still awaiting to be contracted, because of a delay in additional donor financing.

pastureland were rehabilitated, 98 water points built, 3700 m³ of dams constructed, and 600 m of fencing built. No significant difference in the amount or the measures was found between female and male headed FPUAs. More needs to be understood about the decision making and benefit sharing and labor contribution within FPUAs and among female and male members.

Table 6: ESP Female Involvement of Forest and Pasture Users Associations in Grant Calls (2016, 2018)

Grant call	FPUAs awarded with a grant	FPUAs headed by a woman (percent)	Average FPUAs number of members	Female FPUA members (percent)	FPUA with female board members (percent)	Female FPUA board member share
Call 1	60	2	38	44	68	32
Call 2*	97	11	35	48	100	41

* 31 of these are approved applications that are still awaiting to be contracted as of May 2020.

The Effect of Grant Eligibility Criteria and Preconditions on Female Applicants

32. Certain preconditions, selection criteria and reward points can have unintended, discouraging, and potential negative effect on female grant applicants, compared to male applicants. The Grants Operations Manuals (OM) spell out the guidelines for submission of applications and of the selection process for each call. Grant OM of KARDP, MIDAS and ESP do not include gender goals in its objectives or justification. While gender considerations may not have been a guiding principle or concern of the relevant institutions who developed these criteria³⁷ –beyond applying extra percentage points to encourage female grant applicants– certain criteria and preconditions affect female applicants differently than male applicants. Some conditions are more difficult for female farmers to fulfill. The extra points given for an expansions of farm operations are not attractive or feasible for women farmers who also have family and household obligations to fulfill. Tables 7, 8 and 9 provide a detailed list of criteria and conditions for KARDP, MIDAS and ESP.

33. Receiving less than the maximum points during the assessment process of an application can make the difference of whether a female or a male applicant is being awarded a grant. While female applicants receive bonus points (2 percentage points under KARDP; 5 percentage points under MIDAS), these are easily off-set by the points awarded for preconditions and scores that favor males, such as having contracts with a buyer, a formal agricultural education, proof of land ownership,³⁸ membership in an association or cooperative, or a reward for improvements to distant parcels, which women cannot reach because they are less likely to operate a vehicle. Even though ESP awarded 25 points for female applicants, no individual women applied for grants under the two calls, possibly deterred by the condition of proof of land ownership.

34. Without reliable information on women’s farm roles and ambitions, it is difficult to speculate whether conditions on minimum livestock numbers, initial acreage, or expansion incentives deter women from

³⁷ MARD/Managing Authority design the grants program, Paying Agencies are in charge of implementing it; the World Bank reviews and provide no objection to the Operational Manual.

³⁸ In KARDP proof of land ownership was required until 2017 to be eligible for a grant, however, the requirement was waived in 2017 if the land of the spouse or direct blood relations (e.g.: great-grandparents, grandparents, parents, children, nephews and nieces, etc.) was used for the investment, which is why this criteria was rated neutral; even with the waiver of the ownership requirement, women were able apply using the land of a male relative, but did not receive the five land ownership points.

applying for grants more than men. Typically, points are applied to farms with larger initial land holdings or livestock numbers; larger increases in area and herd size are rewarded, and so is the creation of new jobs – all of these conditions are more likely to be fulfilled by male enterprises, and outweigh the extra bonus women applicants receive. It can be assumed that with less detrimental preconditions and selection criteria, more female farmers would be encouraged and successful in applying for grants.

35. Supporting horizontal linkages among small female farmers would benefit their applications and likelihood of farming success. A factor that has not been strongly supported by the KARDP and MIDAS –but might be beneficial to female producers and more generally to a competitive agricultural sector made up mainly of small- and medium-sized farms– are the horizontal connections among farmers, and vertical linkages with processors. For meat operations and egg production, smaller operations received more points than larger ones; yet the minimum number of livestock that is required at the time of the application may still be higher than what women own or can manage. Where large expansions of production are rewarded, women would benefit from associations to facilitate marketing. While existing producer associations were eligible to apply for grants, such organizations are still uncommon in Kosovo, Albania and in Montenegro, and women are rarely members. The formation of user groups lies beyond the objectives of MIDAS and KARDP (however, extra points were rewarded for existing contracts with processors under KARDP). The support for the formation of user groups in the production of high value crops would benefit female applicants and their access to advice, inputs, and marketing. Several models for vertical and horizontal integration are currently being implemented in World Bank-funded operations in Serbia, North Macedonia, Uzbekistan, and Kosovo.³⁹ Participation of women farmers can be strengthened through approaches with specific targeting of typologies of producers, such as productive alliances that have shown to generate benefits for smallholder and female farmers (Box 5). However, a detailed analysis of gender issues is required for each country setting to identify obstacles to women’s participation in information sessions, business plan preparation, access to formal producer organizations and in providing the required counterpart contribution (World Bank, 2018d).

Box 5: Productive Inclusion of Smallholder Farmers in the Western Balkans

Improving horizontal and vertical integration of small producers -including women- is crucial to increase sector competitiveness but remains challenging. In the Western Balkans land fragmentation, small production areas and a general lack of quantity and uniform quality of raw materials (milk, meat, eggs, fruit and vegetables) make it difficult to meet the needs of the processing sector and the domestic market. Some positive experiences in the region exist: in Kosovo, other donors (such as USAID) supported the establishment of female producer groups (i.e. for raspberry growers, or Krusha women’s pepper processing cooperative). In Montenegro, some producer groups related to wine exist, but female members are rare. Also, contracts between processors and aggregators and producers are uncommon. In general, organizing farmers and establishing producer associations in the Western

³⁹ Such linkages are supported by more recent World Bank-funded projects in the Western Balkan region such as in Serbia, North Macedonia, Uzbekistan and in Kosovo under KARDP AF:

- The North Macedonia Agriculture Modernization Project establishes collection and conditioning centers to integrate individual producers, farmers associations, cooperatives, agricultural holdings/enterprises, traders, wholesalers and processors; it would allow standardized product handling and aggregation and increase market power, providing the infrastructure and services to meet quality, sanitary and phytosanitary standards required for accessing high value markets, particularly important and impactful for smallholder farms.
- Serbia Competitive Agriculture Project (SCAP) facilitates access to matching grants for farmers, cooperatives and farmer associations and facilitates the formalization of contracts signed with buyers.
- Republic of Uzbekistan Agriculture Modernization Project; productive partnerships are being planned between agricultural processors, farmers and cooperatives, with the purpose of formalizing contracts and service provision; this is a new model for the country, it started in 2019, following an initiative by the president.

Box 5: Productive Inclusion of Smallholder Farmers in the Western Balkans (continued)

Balkans is challenging because it is still met with a lot of skepticism, as the former communist system of cooperatives still evokes negative connotations of state control over private property. Governments of former Yugoslav countries today promote transparent and inclusive collective action and establish laws in their support. For example, in Albania a law for the creation of cooperatives exists since 2012, but considerable challenges remain in communicating and promoting their economic benefits to producers (Thomaj, 2015).

Support for producer associations exists, but their formation is challenged by a lack of understanding their economic benefits. The lack of organization and cooperation in the production chain is one of the weaknesses listed in the agriculture sector strategy and action plan for Montenegro 2015-2020 (EU, 2018d). EU regulation aims to facilitate cooperation among producers by defining a framework for setting up Pos. However, legislation is needed to establish such POs, and Montenegro MARD and the extension services need to work on raising producers' awareness about the need for producer organizations to achieve higher product quality standards, and for joint use of testing services and marketing. The need for producer organizations is still being discussed in Montenegro: in 2018, actors in Montenegro's fruit and vegetable value chains and the MARD came together to discuss the benefits of agricultural cooperatives at a workshop organized by the Food and Agriculture Organization of the United Nations (FAO) and the European Bank for Reconstruction and Development (EBRD), which are helping to strengthen Montenegro's fruit and vegetable supply chain and link small-scale producers to high-value markets. (FAO website, accessed April 2020 <http://www.fao.org/family-farming/detail/en/c/1169721/>.) The trend toward feminization of production is an additional argument for associations that would benefit female producers.

IPARD-like grants like the ones analyzed in this assessment invited producer organizations to apply, but women typically do not benefit because they are rarely members. Under IPARD-like financing in Kosovo existing producer groups were eligible for grant funding, but support to establish them was not included in the project.⁴⁰ Similarly, MIDAS supported existing producer associations, but their capacity remains low, and women are rarely members. ESP supported the formation and strengthening of Forest and Pasture User Associations with gender representation in membership of at least 30 percent and provided an incentive in the grant selection process for FPUA who include women on their board. Under KARDP, up until 2017, IPARD-like grants rewarded grant applicants with a membership in a cooperative with an extra 5-10 percentage points.⁴¹ However, this criterion -while useful for stimulating aggregation of production- put women at a disadvantage since they are rarely members of such organizations. World Bank projects could be a vehicle to foster such linkages and facilitate horizontal and vertical integration, building on experiences from other regions.

The World Bank has supported productive alliances as an approach for the inclusion of producer groups into value chains and linking them to markets with different types of producer organizations. The productive alliance (PA) approach makes use of matching grants provided to farmers and producer organizations linked with a typically pre-identified buyer. In PA, membership in a producer organization becomes relevant for submitting business plans and obtaining grant financing. The PA approach was introduced in Latin America and the Caribbean during the early 2000s and the World Bank has since provided more than USD 1 billion in financing to support more than 21 projects in Latin America, Sub-Saharan Africa and East Asia. The PA approach led to increases in productivity and production, market integration, value-addition, prices, and income of smallholder farmers, employment, as well as the inclusion of vulnerable groups. PAs of disadvantaged groups, e.g. women, often out-perform those of non-disadvantaged target groups (World Bank, 2016b).

⁴⁰ Under the KARDP AF that is currently under implementation Horticultural Development Grants support aggregators.

⁴¹ During call for applications in 2012 10 percentage points were awarded for membership in an association, in 2013 and 2014 5 percentage points were given; in 2015 and 2016 the criteria was removed, in 2017 it was reinstated, and in 2018 it was removed again.

36. Under ESP support to FPUA was central, the majority of grants went to associations. The project supported the administration and management capacities of FPUA and incentivized the inclusion of women on its boards. It also carried out widespread gender GAP training to sensitize stakeholders to the importance of gender issues in landscape management and institutional representation. Female individual applications were highly incentivized by granting an additional 25 percentage points in the selection criteria, but the two grant calls had no individual female applicant.

37. Under ESP the grant conditions and selection criteria provided a significant incentive for female applicants. The project included a number of incentivizing criteria for female farmers. The experience of the two grant calls issued by the project needs to be further analyzed for gender implications to inform future efforts in supporting associations and the grant eligibility criteria. The ESP criteria are as follows:

- Individual applicants: woman receive 25 percentage points with proof of legal ownership
- Association applicants: FPUA with at least 30 percent female board members received a bonus 30 percentage points
- Associations had to have a minimum 30 percent female membership to be eligible to apply

38. The frequent adjustment of grant eligibility criteria over the years encouraged the participation of certain types of farmers but did not improve gender targeting. We can only speculate about the strategic reasons for these adjustments, and we have no indication that gender considerations played a role. For the assessed projects, the selection criteria were continuously adjusted: some changed from call to call, some criteria have been taken out altogether, some minimum production area requirements have been lowered, others have been added. For example, in 2018, KARDP applicants no longer received extra points for a university degree in agriculture, or for membership in a cooperative or association; both conditions had favored male applicants. In the same way, changes in eligibility criteria can discourage certain groups from applying. In general, it can be assumed that a lack of knowledge about the grant process and the conditions may prevent females more so than male applicants from considering a grant application. Many women do not consider themselves eligible for a grant application, and women are less likely to attend information meetings. Insufficient information was available regarding the lead up to the grant calls to know if the information campaigns have sufficiently targeted and accommodated female producers.

39. There is a risk that countries that graduated from IPARD-like grants move on to receive IPARD funding without a gender focus and continue to use criteria and conditions that potentially disadvantage women.

More can be done to attract women farmers to participate in grant schemes –IPARD related or otherwise– than awarding them two extra percentage points – by revising and carefully crafting eligibility criteria that ensure equal chances, or even attract women specifically (Tables 7, 8 and 9). This can be done through a more inclusive planning process that involves female producers and an alignment of criteria with the grant objectives. Such actions would benefit the agriculture sector as a whole. This does not mean that men would lose out, rather it would level the playing field for a fair competitive process that would benefit the best female and male farmers and the overall agricultural sector. IPARD-like grants simulate IPARD grants and follow EC guidelines that demand to ‘demonstrate economic viability of the holding’, and to define ‘minimum conditions regarding farmer occupational skills’ – the details of the preconditions and eligibility criteria can be defined by the individual countries and adjusted based on their sectoral strategies and SWOT analyses for each measure (EC, 2009).

40. A more inclusive process and careful review and recognition of the effects of grant eligibility criteria on women farmers could make grant calls more gender equal. Such a process might be able to be encouraged with donor support. For instance, a recent discussion among IPARD recipient countries of their experience with past grant schemes did not specifically touch upon women’s access, but did show a concern for better inclusion of small farmers

– an indication that advocacy for women farmers is needed (GIZ, 2019).⁴² Ways to accommodate female applicants could include to waive the association membership requirement, to replace formal education requirements with skills and experience, to lower minimum farm sizes and expansion bonus points, and to allocate more grant money for investment typically more adopted by women. Country-based solutions need to be developed starting with an analysis of women’s contributions to high-value agricultural production, in order to develop baselines, set targets and craft eligibility and selection criteria that enable more women to participate in grant schemes.

Table 7: Potential Effects of Grant Selection Criteria and Preconditions on Female Applicants (KARDP 2012-18)

Grant selection criteria preconditions, eligibility, and scoring	Fruit tree orchards	Green houses	Milking stables	Berry orchards	Meat production	Egg production	Grape vines
1 Minimum production area or livestock numbers	Negative	Negative	Negative	Negative	Negative	Negative	Negative
2 Reward for larger expansion	Negative	Negative	-	-	-	-	Negative
3 Contractual relations for sale of produce	Negative	Negative	Negative	Negative	Negative	Negative	Negative
4 Education level	Negative	Negative	Negative	Negative	Negative	Negative	Negative
5 Employment creation	Negative	Negative	Negative	Negative	Negative	Negative	Negative
6 Cooperative or producer association membership (until 2017)	Negative	Negative	Negative	Negative	Negative	Negative	Negative
7 Land ownership until 2017	Negative	Negative	Negative	Negative	Negative	Negative	Negative
7 Land ownership after 2017	Neutral	Neutral	Neutral	Neutral	Neutral	Neutral	Neutral
8 Female applicant bonus	Positive	Positive	Positive	Positive	Positive	Positive	Positive

Details:

1. Minimum planting area (1 ha of trees; 0.5 of berries); Minimum herd size at time of application: at least 10 dairy cows; 100 sheep/goats; 5,000 hens
2. Larger area or herd preferred (e.g. grapes: new area >3ha receive 55 points, <1 ha 45 points; fruit trees: >3ha receive 55 points, <3ha 50 points; greenhouses >2000 ft² 50 points, <2000 ft² 45 points); dairy: <10/100 cows/sheep 5 points, >10/100 cows/sheep 10 points
3. 5 points for a commercial contract for 50 percent of produce
4. 3 points for a university degree in agriculture (until 2017); since 2018, 5 points for contracting a licensed advisor
5. Up to 8 points rewarded for the creation of employment positions
6. Up to 10 points for being a member of an agricultural cooperative or producer association
7. Land ownership or lease for 10 years is required, but this was waived in 2017 if land belonged to a close relative is used (husband, brother, grandfather); 5 points were given if land belonged to a woman
8. 2 percentage points added for female applicants

⁴² In April 2019 a workshop organized by GIZ in Montenegro discussed challenges and lessons from previous IPARD calls. EC representatives and IPARD agencies from Albania, Montenegro, North Macedonia, Serbia and Turkey, as well as representatives from Kosovo and Bosnia and Herzegovina participated. The issue of women as grant applicants was not a specific topic of discussion, but other suggestions included: (i) to change the lower limit of the eligibility criteria (excluding smaller applicants who could be funded by national measures); (ii) to use stricter criteria in order to deal only with experienced and genuine farmers/ recipients; (iii) to introduce simple types of support for smallholders, e.g. equipment (milk cooling tanks), there could be no economic viability requirements; and (iv) to introduce support for short value chains, adding value and integrating production and processing locally.

Table 8: Potential Effects of Grant Selection Criteria and Preconditions on Female Applicants (MIDAS 2010-14)

	Grant selection criteria preconditions, eligibility, and scoring	Agri-environmental investments in mountainous areas	Manure management and prevention of erosion	Livestock production	Fruit and vegetables (including greenhouses and irrigation)
1	Minimum production area or livestock numbers	Negative	Negative	Negative	Negative
2	Reward for larger expansion	Negative	Negative	Negative	Negative
3	Distance from municipality center	Negative	-	-	-
4	Education level	-	-	Negative	Negative
5	Cooperative or producer association membership	-	-	-	Negative
6	Land/livestock ownership	Negative	Negative	Negative	Negative
7	Female applicant bonus	Positive	Positive	Positive	Positive

Details:

1. Livestock and fruit and vegetable (including greenhouses and irrigation):

- A least 7 dairy cows and 5 ha of arable land (dairy interventions)
- At least 40 bull calves and 5 ha of arable land (cattle breeding)
- At least 80 sheep or 50 goats (sheep/goat breeding)
- At least 500 broilers, 100 turkeys or 1000 laying hens
- Minimum 200 L of milk per day at start of investment (for cheese production equipment)

Agri-environmental investment on mountain holdings:

- From 2.5 to 25 points maximum; 0.5 points per LU⁴³
- Ownership or lease of pastures (at least 5 ha); 0.5 point per ha; 25 points maximum

Manure management and prevention of erosion:

- At least 5 LU (e.g. 40 sheep, 50 goats, 5 cows, 10 heifers)
- Min 2 ha under fruit trees, for investments in restoration of terraces and stone walls
- 5 ha of cultivable land - for manure dispersal trailer
- Min 1 m³ of silage storage capacity (0.5 point per m³ of silage; up to 10 points maximum)

2. Fruit and vegetable growing (incl conditional greenhouses and irrigation):

- Area under fruit/berries/olive/grapes to be increased by at least 0.5 ha; 2.5 points per 0.5 ha up to 25 points

Livestock production:

- 0.5 points per ha, maximum 25 points (pastures); reduced to max. 15 points in 4th call
- 2.5-25 points for livestock (5 points per LU); reduced to 15 points max. in 4th call

3. From 3-15 km 2.5 points; 15 to 30 km: 5 points; 30 km: 7.5 points

4. Agricultural High School finished 5 points (2013 call); Faculty of Agriculture finished 10 points (2013 call)

5. Registration necessary in olive, grape, beekeeper associations for respective investments

6. The applicant must own at least 5 LU or a minimum 2ha under fruit growing for investments in terraces and stone walls, or 5ha of cultivable land for purchase of machinery for manure handling/dispersal

7. Female applicants receive 5 points in 4th call; 2.5 point in 2nd call; 1 point in 1st call if she is a registered owner of the holding

⁴³ 1 Livestock Unit (LU) = 1 cow or 10 sheep/goats

Table 9: Potential Effects of Grant Selection Criteria and Preconditions on Female Applicants (ESP 2016, 2018)

Grant selection criteria, preconditions, eligibility	Potential effect on female grant applicants
1 Woman owner (user) applicant	Negative
2 Distance of project site from the administrative unit building	Negative
3 Minimum afforestation area	Negative
4 Documentation of previous experience	Negative
5 At least 30% of association board members need to be women	Positive

Details:

1. Women receive a 25 percent bonus points, but only if she is in the cadastral register, or holds legal agreement, women are less likely to hold land titles in their name
2. Project sites further than 15 km away receive 15 points, 2-5 km distance receives 5 points; women are less likely to operate a vehicle
3. For individual applicants: afforesting 3 ha or more receives 30 points; 1 -2 ha receive 10 points; for PFUA applicants >9 ha receives 30 points; 3-6 ha receives 10 points

Male Capture and Female Neglect

41. A key question when designing eligibility criteria for matching grant schemes to encourage female inclusion is: Do men apply in the name of their wives to take advantage of the bonus points awarded to female applicants? Or do men apply for grant measures that primarily rely on female expertise and labor?

Anecdotal evidence allows to assume that some male capture happens. However, the degree to which this is done cannot be quantified. Another issue of concern are those cases where the grant application is made by the male head of a farm but the female family members are equally –if not solely– responsible for managing the investments – such as drip irrigation systems, greenhouse vegetable production, poultry, fattening of livestock, dairy, or fruit orchards. The role of women in implementing grant measures their husbands applied for needs to be recognized and guide the focus of support measures. In such cases, support should be on reaching women farmers in their joint role as farm managers and implementors of grant measures, to support them with targeted training, and improve their access to advice, inputs and markets. Based on the division of labor between men and women for farm tasks described in Table 1, it is likely that decisions to apply for grants are made jointly by wife and husband, the farm is seen as a joint family enterprise, in which both women and men have responsibilities, and use skills and work together for the economic benefit of the family. This is especially important for the case in which male household members pursue off-farm employment, shifting even more farm responsibilities toward women. Some open questions regarding the intra-household decision making remain that deserve further investigation: what determines whether a woman appears as the grant applicant? Do women apply for measures in which their experience is greatest and where the need for male assistance is low? Do men apply for measures that require female skills only if their wives are able to assist with the implementation, and not when they are unavailable due to childcare and elderly care duties, or illness?

Survey Instruments - Shortcomings and Potential

42. The assessed projects made great efforts in collecting large-scale survey data but missed opportunities to produce gender-disaggregated information and analyses to assess the effect of grant measures on agricultural production and on gender roles – and to fill gender information gaps.

The World Bank project documents for KARDP, MIDAS and ESP had a limited focus on gender analyses, leading to the baseline and midterm surveys not detailing gender roles and women’s contribution to the agricultural or forest sector. With that, the

representative surveys of the assessed projects fall short in contributing to a better understanding of farm specialization and gender roles in farming in the Western Balkans.

- Under MIDAS survey respondents were mainly men, responses were not gender disaggregated and focus group discussions with women were not reported on.** MIDAS carried out two surveys of grant recipients, unsuccessful applicants and the general public, in 2013 (after two grant calls) and in 2015 (after 5 grant calls). The 2013 survey included 760 structured interviews with 298 successful applicants including 9 percent females; 255 unsuccessful applicants including 13 percent females; and 207 farmers who did not apply for MIDAS grants including 24 percent females. Despite the share of females in the sample, the survey report admits that *“the interviewed agriculture producers [...] were usually men”*. The survey includes only two sex-disaggregated questions (on the grant application process). The 2015 survey included 813 interviewees (413 grant recipients, of which 12 percent were female; it is not mentioned how many of the non-recipients were women). The 2015 midterm survey contrasted grant recipients and non-recipients, but no details are provided on the type of grant measures and responses were not gender disaggregated.⁴⁴ The survey provided no conclusions that addressed gender issues. Both surveys undertook several focus group discussions with women farmers, but it is not described whether these were grant recipients, applicants or the general public; no results of these focus group discussions were presented in the survey reports. The two surveys did not characterize the types or sizes of farms or the roles and responsibilities that women and men have in farming. They also did not identify the type of grant measures received and hence they do not allow an attribution of farming success or change induced by the grants.⁴⁵
- KARDP survey reports distinguish female grant recipients and many women deferred to their husbands for survey responses.** KARDP carried out a 2013 baseline, and a 2015 midterm survey.⁴⁶ The baseline consisted of 950 interviews, including 20 percent women. The report does not describe whether these are wives of farmers, female family members, or female heads of farms. Very few sex-disaggregated responses are presented, the description of gender roles in agriculture are broad and include no detailed tasks by crop; no farm sizes are presented as context. The 2015 midterm survey included 900 households, 50 percent grant recipients, and 50 percent unsuccessful grant applicants. Eleven percent of respondent were women – it is not known how many of them were beneficiaries, and how many were non-beneficiaries. The survey goal was to interview 20 percent women, but according to the report many women suggested to interview their husbands instead, claiming they were *“more knowledgeable about the technicalities of the grant”*. This reaction is unfortunate, as the grant application process was not the only focus of the survey – female involvement in agricultural production was a clear objective. It is also unfortunate that the enumerators were not able to convince women to partake in the survey. Several responses are sex-disaggregated, but without a context to the type of farms the respondents represent, the information cannot be used effectively. However, the data reveal that livestock care and field preparation are done in equal shares by males and females, and that input purchase and marketing are more likely done by men.⁴⁷ Crucial questions were not gender-disaggregated, such as age, education, and farm specialization.

⁴⁴ The report included only two sex-disaggregated responses: one showing women spend the same number of hours on farm-related activities as men (7h per day), and on the effect of grants on non-family formal female employment (it showed a decline of 4.5 percent).

⁴⁵ The review of the raw survey data for both countries allowed some further sex disaggregation of responses, but it was impossible to make an attribution of which male or female respondents were grant recipients due to poor questionnaire design.

⁴⁶ A final survey will be carried out at the end of KARDP AF

⁴⁷ Interestingly, and contrary to the argument that women lack access to bank loans, 22 percent of female vs 15 percent of male beneficiaries used commercial bank loans to pre-finance the investment.

- **ESP surveys were not able to assess the effect of the grants and although they actively tried to interview women household members fell short of their parity target.** For the social baseline survey in 2016 1,235 households were interviewed, survey guidelines suggested to interview the wife of the usually male head of the household, where present. This resulted in 36 percent female respondents but fell short of reaching the target of equal female/male participation. The 2018 midterm survey included 1,200 individuals, 449 females and 751 males, and analyzed the effect of all project interventions, including the first round of grants, and the effect of trainings and payments for environmental services. The report acknowledged that not enough time had passed from awarding the grants to assessing their impact. The report does not distinguish between grant recipients and recipients of other project interventions, and results of the grants are not assessed at the FPUA level. The survey was ambitious in trying to estimate farm income effects of the project interventions – this requires complex computations since many factors impact farm incomes, including price and weather fluctuations, making the attribution to project interventions unreliable. Only 9 percent of the surveyed women were members of FPUAs, compared to 15 percent of men, there was no improvement over the 2015 baseline.

43. The effect of the gender action plan training on improving women's access to grants needs to be further assessed. A baseline and a final survey were carried out assessing the effect of the Gender Action Plan (GAP), which aimed to increase access for women to decision-making in FPUA and improve their access to grants; 33 FPUAs received gender training under GAP. The GAP midterm survey did not assess the effect of that training on grant applications, or the effect of the grant measures on FPUA. Focus Group discussions were used to supplement quantitative surveys, often to gather additional information from women. However, the information gathered in these groups is not presented in any detail in the survey reports. These results warrant further research and may be answered in a final project survey, including the impact of the gender training, the effect of grant measures on the PFUA, the sustainability of the FPUA and female membership and board representation over time, and the benefits female and male forest users received from the grant measures.



5. Improving the Gender Focus of Survey Instruments and Interview Modalities

44. The interview instruments used for baseline and midterm surveys did not clearly describe the type of farm or the role of female interview partners in the farm operation, their responsibilities in farming decisions or marketing. Where grant recipients and non-recipients were compared the responses were not sex disaggregated. These factors make it impossible to effectively compare the effect the grants had by gender. The review of the raw survey data for the three projects shows that some further sex-disaggregated responses were gathered, but it was not possible to make an attribution as to which male or female respondents had received grants, due to the questionnaire design and data entry. Given the large sample size, these surveys had the opportunity to produce important gender-in-agriculture information for Montenegro and Kosovo, and details on gender roles in environmental stewardship in Albania, as well as insights on the effect the different grant measures on farm types and on intra-household gender roles. The questionnaire design, the type of questions asked, and in the data presentation and analysis made it difficult to interpret the findings in a meaningful gender relevant way.

45. Project surveys could be improved to produce more detailed gender in agriculture relevant information and to relate the information better to project interventions:

On survey content:

- Present all responses as sex-disaggregated
- Categorize female respondents (e.g. as, co-farm managers, de facto farm managers, heads of farms, contributing family members dependents, etc.) and present responses by typology
- Describe intra-household gender roles against a detailed list of daily and seasonal farm tasks by commodity
- Analyze the effect of male off-farm labor and migration on gender roles
- Distinguish between the effect of different project interventions, e.g. the grants versus capacity building measures, rather than assess the cumulative effect of all components in one question
- Design a farm typology and use as guiding principle to present responses
- Contrast beneficiary and non-beneficiary responses, and define what the intervention was
- Present and compare results by different grant measures

On interview modalities:

- Request gender research experience among survey team (TOR)
- Employing female enumerators where possible when interviewing rural women
- Train survey team and enumerators in gender targeting and inclusion
- Train survey team and enumerators in basic agricultural terms and processes
- Train research team in gender-disaggregated data analysis and presentation
- Share good practice examples of gender analysis with the research team
- Enter data in English and make raw data files available for future research
- Carry out identical separate interviews with female and male household members
- Focus Group discussions with women are an inadequate substitute for structured interviews
- Where Focus Group discussion are used, present the content of these discussions in the reports
- Timing of survey should allow time to pass to assess the effect of a measure

Devising a Meaningful Characterization of Women in Farm Households

46. For a meaningful interpretation of results, it is crucial to classify and analyze information separately for a typology of women in farm households. Presenting responses by male and female household members is not sufficient. Below are four broad categories that describe the different types of roles women can potentially play in farm households. These distinct types are currently not well documented by survey instruments and in baseline reports, these groups should be the guiding principle for future data analysis and presentation:

Type 1. Females co-managing farms/forests and irrigation systems with distinct female, male and joint tasks, responsibilities, and decision-making

Type 2. De facto female managed farms/forests (because of male absence, old age, death, male off-farm work or migration) (this includes female-headed farms)

Type 3. Female farm/forest laborers (family members, hired)

Type 4. Female family members not currently engaged in farming/forestry

47. Arguably a similar distinction of Types 2, 3 and 4 should be applied to male farm household members as well. Type 1 likely describes the largest share of farm households: women play a substantial role in farm production and contribute directly to its financial success. If women in Types 1 and 2 were made visible by describing them in surveys, they are more likely to become direct counterparts for training, information, and technical advice. When services and technical advice reaches females directly, farm productivity benefits.

48. WRIP provides an example of how to capture intra-household views on irrigation improvements, demonstrating the need for gender-disaggregated intra-household data. WRIP demonstrates the need for proper characterization of survey respondents in order to analyze the impact of improved irrigation service provision on farm operations (Box 6). The project plans to take these lessons on board for the baseline survey of the second phase.

Box 6: Albania WRIP - Capturing Intra-Household Views on Irrigation Improvements

In capturing the views of water users WRIP is discussing how best to capture the inter household views of different water users. Field research in Albania showed that in most households, irrigation water is used for green house irrigation of vegetables and other high value crops, as well as for tree orchards, and field irrigation of fodder crops and vegetables. Women are involved in operating and scheduling drip irrigation systems. Families are supplementing the public irrigation water through private wells and pumps to extend the irrigation season, and in areas where the irrigation canals have not been fully restored.

Typical selection criteria do not capture the intra-household views of females. For a baseline survey, the selection of male and female water users planned to rely on billing records of the irrigation companies; in this patriarchal society irrigation contracts are usually in the name of the male head of household this at best would identify some of the roughly 8 percent female headed households. Such selection criteria would not capture the intra-household views of the female co-users of irrigation in family farms, unless interviews are carried out separately with female and male household members. Female water users will have their own opinions on quantity and quality of the water, and can provide first-hand account information of irrigation service improvements on production, time use and labor, since they manage irrigation systems either independently from the husband or jointly, for different crops, and take on irrigation scheduling responsibilities where the husband is working off farm.

Sources: World Bank 2018b and interviews with the WRIP project team.

The Need for Gender-Disaggregated Data and Intra-Household Analysis

49. Recent studies argue for better gender-disaggregated data, and indicators that measure benefits and empowerment of women to achieve better gender equality and agricultural outcomes. In line with the finding of this assessment, Quisumbing (2019a) describes the need for an improved focus on women by using a reach-benefit-empower framework to ensure that interventions move beyond nominal participation to real improvements in women's lives. The study calls for an evaluation of how projects support women by ensuring their participation (reach) and that they receive benefits they value (benefit), and by strengthening their ability to make choices (empower). Quisumbing (2019a) argues that at the base of these three themes "lies good reliable, meaningful data on women" and recommends improving sex-disaggregated data and evidence and the use of indicators consistent with the reach, benefit, or empowerment goals. She argues that participation counts indicate how well a program reached women, but not whether a program delivered benefits to, or empowered women. To assess whether women benefited from a program, sex-disaggregated data on key outcomes are necessary to compare the benefits of women versus men. And even when women benefit, they are not necessarily empowered. Just as we find for the cases of KARDP, MIDAS and ESP, to assess whether the program enhanced women's ability to make strategic choices, programs must include indicators on decision-making power and other aspects of empowerment.⁴⁸ Empowered women would not only receive agricultural extension services that increase their yields or income but would be able to influence the types of extension services that meet their needs in content and mode of delivery. Indicators used in the assessed grants program and related projects only counted the participation, they did not capture the benefit and empowerment of female or male farmers.

50. Most agricultural surveys still rely on data collection instruments based on a unitary household model. Agricultural surveys typically interview the (male) head of the household who is assumed to be most knowledgeable about agricultural production and do not take into account that farms can be managed by multiple people with different

⁴⁸ Examples are those captured in the Women's Empowerment in Agriculture Index (WEAI) <http://www.ifpri.org/project/weai>

preferences who may face different constraints (Twyman, et al. 2019). The authors argue for improved concepts and survey instruments to better understand intra-household decision-making, and to use this understanding for an improved design and targeting of agricultural research for development projects. It mentions three conceptual frameworks –the intra-household bargaining power model, gendered livelihoods framework, and women’s empowerment– that consider differences in preferences of household members and explicitly account for gendered access to resources and how this relates to development outcomes. The article refers to a growing number of projects that now use intra-household survey questionnaires that interview more than one person in the household, typically both spouses, to overcome these limitations.⁴⁹ Researchers of the International Center for Tropical Agriculture (CIAT) now draw on these three conceptual frameworks to inform the design, implementation, evaluation and impact assessments of rural development projects, to consider gender equality, and women’s empowerment in addition to outcomes such as productivity, adoption of technologies, poverty, nutrition, etc. Twyman et al. suggest creating household typologies based on how households make agricultural decisions: households in which men make most of the decisions; households in which women make most of the decisions, households in which men and women jointly make decisions. Considering the projects that were analyzed in this assessment, it confirms that a good survey instrument and interview modalities are crucial to achieve meaningful results, using farm and household typologies, as suggested above.

51. The key to intra-household and gender analysis is identifying responsibilities and shared decision-making. Doss and Kieran (2012) assert that a common error in conducting gender analysis is to only study women. Applied to the project context of this assessment, the shortcoming of KARDP, MIDAS and ESP surveys was to interview mainly the male head of household when inquiring about farming, instead of identifying who is most knowledgeable or who makes decisions on different commodities and aspects of the farm. Due in part to the lack of data on individuals within households, it is common practice to compare male and female headed households. This should not be considered gender analysis, as it confuses gender and household structure. It renders the women living in male-headed households –the vast majority of the world’s women– as invisible. Considering women’s contributions to agricultural productivity only if they are the plot managers or female-headed farms ignores the inputs of women who contribute to the production on plots managed by men. Failing to recognize jointness in decision-making and control of productive resources may neglect gains from cooperation and gains from involving men as well as women, and affect the analysis of productivity (Quisumbing, 2019b). Understanding local gender relations and social dynamics should guide the settings for interviews or focus groups. If it is not appropriate for women to speak up when men are present, it is necessary to collect information from women separately. But if women assert themselves with men present, it can be informative to listen to them discuss the issues among themselves.

52. The need for better gender-disaggregated data is recognized in the Western Balkan region as well. Among the recommendations of a workshop to improve the integration of women in Kosovo’s labor market were: a gender-responsive monetary policy to stimulate growth, channeling credit to sectors in which women predominately work, such as agriculture, enhancing working conditions in female-dominated industries such as agriculture, and generating evidence of what works by establishing gender-disaggregated indicators to inform decision-making (World Bank, 2018c). The workshop also pointed to the need for integrated services for farming, access to farmer groups, financial services, extension and training on agricultural technologies and practices. The latest Kosovo IPA II document states that “the lack of up-to-date and reliable statistics affects all sectors and needs to be addressed urgently... data should be disaggregated by sex and reflect gender issues” (EC, 2018c).

⁴⁹ Examples include the Gender Asset Gap project <https://www.qeh.ox.ac.uk/content/gender-asset-gap-project>, Women’s Empowerment in Agriculture Index (WEAI), <http://weai.ifpri.info/> and the CCAFS Intra-household gender survey <https://ccafs.cgiar.org/publications/gender-household-survey-phase-2#.XciimppKhyx>



6. Additional Data Requirements for Effective Gender Analysis

53. The assessment highlighted the need for additional research and improved data to draw lessons on the intra-household decisions on grant applications and the effects of the grant measures on female and male farmers. Such analyses were not possible given the resource and current data limitations of the assessed projects. Annex 2 includes a list of additional resources that can be consulted on topics of female empowerment in agriculture and sex-disaggregated indicators. Furthermore, future research could expand the focus on the following issues:

- Analyze and quantify the effect of grant measures on female and male farmers, including the need for additional assistance and service.
- Analyze the reasons for larger grant sizes received by females, such as for the case of KARDP.
- Analyze the intra-household decision making process that determines if a grant application is written in the wife's or the husband's name, and for which measures (e.g. what determines whether women or men appear as the grant applicant? What role do female and male experience and skill sets play? Are men more likely to apply for measures that require typical female skills and when female family members are available and able to assist with the implementation, and less likely when female support is unavailable due to childcare and elderly care duties, age, illness etc.?)
- In preparation of future grants programs, discuss the objective of the grants in the context of the economic viability of small farms, to determine eligibility criteria and inclusiveness of the grant instrument of small producers, and ways to support their viability.
- Discuss whether efforts to associate female farmers in a country context is feasible and can improve their eligibility and success in grant applications.
- Analyze the effect the involvement of female extension agents had on the success rate of female grant applications.
- Assess if the targeting of public sector advisory services been adjusted given the increased numbers of female grant recipients.
- Draw lessons from GAP trainings under ESP and the involvement of women in associations and access to grants.

7. Conclusions and Recommended Actions



54. Awarding bonus points to attract female farmers to apply for grant schemes is insufficiently effective if other eligibility and selection criteria invalidate these incentives.

Current grant schemes typically encourage women's participation by offering bonus points for applications received from female farmers, but additional incentives can be applied. More country-specific data is needed in order to make detailed recommendations on criteria that would improve women's application and selection. The objective should more explicitly focus on women participation in the design of grant schemes and their selection criteria. A careful analysis of the effects of these criteria on women farmers can make grant mechanisms more gender equal and effective (such as presented in Tables 7, 8 and 9). A regular review and adjustment of conditions could be carried out as part of the citizen engagement activities of World Bank-funded projects. Potential options to accommodate female applicants could be to waive the association membership requirement, to replace formal education requirements with skills and experience, and to lower minimum farm sizes and expansion bonus points. Country-based solutions need to be developed starting with an analysis of women's contributions to high-value agricultural production, in order to develop baselines, set targets and craft eligibility and selection criteria that make enable more women to participate in grant schemes.

55. The assessed grant measures support investments that require both "typically female" and "typically male" labor contributions, regardless in whose name the application was filed.

Farming is a division of labor and responsibilities based on skills and traditions. The success of grant-supported activities, whether based on a female or a male grant application, depends on female and male contributions. The success and impact of grant measures on farm productivity can be improved when female farm members receive technical support and services regardless whether the application was in the name of the female or male family member. Future research is needed to determine the upstream intra-household decision-making process that leads to female and male applications, and the effect of using female extension agents on female grant applications and success rates.

56. Grant schemes are likely to be more effective when embedded in a wider program in support of the agriculture sector.

The concern of sector support measures should not only be to reach more women directly with financial support such as grant schemes. It should further aim to improve their access to knowledge, inputs, markets, and associations, and to address them as partners and main implementors of grant measures together with their husbands, even if the application was done in his name. A common assumption of sector support program design

appears to be that when a woman applies for a grant, she implements it, and when a man applies, he implements. Research has shown that neither are true and that it always takes the labor, expertise, and skills of both, and more so of women when off-farm work is carried out by men.

57. Following the principle of ‘what does not get measured does not get done’, there is a need for better gender-sensitive analyses and gender-disaggregated data for gender informed, evidence-based policy and project design. If the contribution of female producers to high-value production could be quantified, the value of women producers to the rural economy would receive more consideration by grant program planners and service providers.

58. To assess the impact of investments, including on gender, plan and budget for an impact assessment from the onset. Without such planning we can only provide qualitative assessments such as this one. The lessons presented below are to encourage a further strengthening of the gender focus of World Bank-funded operations, and of local project partners who carry out surveys, and the Ministries of Agriculture who design grant measures and decide on eligibility and selection criteria. The projects included in this assessment have moved into second phases or received additional financing. Therefore, it is urgent to incorporate the following lessons for ongoing and future interventions in the Western Balkans and beyond:

World Bank

- i. Highlight women as producers in project documents, and in sectoral and country strategies. The future of rural women is not only in agribusinesses, niche products and handicrafts. Many rural women contribute as producers of high value products to the income of family farms; services need to be better targeted to assist them in that capacity.
- ii. Include improved gender indicators and targets in projects with grant components according to the ‘reach, benefit, empower’ classification.
- iii. Share good practice gender sensitive survey instruments and training on questionnaire design, gender-disaggregated data entry and analysis with local partners.

Ministries of Agriculture

- i. Include gender-related objectives in project and grant documents and follow through with appropriate data collection. Examples include:
 - a. Address gender issues in objectives and background sections of grant operational manuals
 - b. Request gender research experience in terms of reference and in the selection of local partners
 - c. Identify grant recipients and non-grant recipients in data presentation
 - d. Request sex-disaggregated data entry
 - e. Request to receive raw data entry files in English, so data can be used for later research
- ii. Determine grant eligibility criteria, selection criteria and preconditions with a prior assessment of their potential effect on gender in mind. Grant calls should be designed to be inclusive of farming women or even targeting women specifically, as giving women applicants additional bonus points is often not sufficient to level the playing field.
- iii. Revisit the information collected on grant applicants by the responsible parties to see if additional information is needed and conduct analysis of applicant characteristics and grant impact to better target and tailor project interventions.

- iv. Utilize grant supervision requirements to systematically monitor female grant recipients: a subset of grant recipients are regularly monitored in the field for compliance to grant conditions. This process could be made more gender focused by including a set of questions on usefulness of the measure, labor implications, marketing changes, need for services, etc. and record these in a database.

Implementing Agencies

- i. Measure the impact of productive grants on female and male applicants, as well as the intra-household effects, by collecting baseline data from grant applicants, with the control being those not selected to receive a grant and treatment being the grant recipients.
- ii. Carry-out more in-depth gender analysis: there is a need to understand the roles and responsibilities of women and men in farming by commodity and separated by tasks and season. Farming women (those with shared responsibilities and de facto heads of farms) are often invisible, not counted, their responsibilities and role not captured by survey instruments and analyses. This is important when establishing a baseline, as well as when measuring the effect of interventions, including grant investments.
- iii. Improve gender targeted information campaigns and outreach events on productive grants that detail the eligibility criteria. Continue the business plan assistance for female farmers using female extension workers, and create solutions for the common bottlenecks such as:
 - a. Access to loans
 - b. Land title
- iv. Determine the most gender effective project interventions to complement matching grant components, such as assistance in establishing and strengthening women's producer organizations (arrange study visit to study good practice examples). Improve access of female farmers to information, such as by using IT solutions to access market information, plant protection advice and the like.
- v. Train local project partners in improved targeting and engagement of rural women in interview situations. A minimum understanding of high value agricultural production is beneficial as well.

Survey teams

- i. Interview women and men separately. If necessary, reallocate survey resources by reducing the overall survey sizes to carry out detailed interviews with female and male household members.
- ii. Classify female respondents into a meaningful typology, and present survey data accordingly, for example:
 - Type 1: Females co-managing farms, forests or irrigation (with distinct female, male and joint responsibilities and decision-making)
 - Type 2: De facto female farm/forest/irrigation managers (due to male absence, old age, death, male off-farm work or migration)
 - Type 3: Female farm/forest laborers (family members, hired)
 - Type 4: Female family members not engaged in farming or forestry (but irresponsible for household and family duties)
- iii. Apply a meaningful farm classification by types of commodities and market orientation, analyze the main activities by commodities and season, for a detailed analysis of female, male and shared responsibilities, labor input and decision-making. Using this for the presentation of baseline survey data will create knowledge on gender roles, and enable targeting of services such as training, outreach and technical advice.

Gender Inclusion in Productive Investments in the Western Balkans: Summary of Recommended Actions	
World Bank	<ul style="list-style-type: none"> • Highlight women as producers in project documents, and in sectoral and country strategies
	<ul style="list-style-type: none"> • Include improved gender indicators and targets in projects with grant components according to the 'reach, benefit, empower' classification
	<ul style="list-style-type: none"> • Share good practice gender sensitive survey instruments and training on questionnaire design, gender-disaggregated data entry and analysis with local partners
Ministries of Agriculture	<ul style="list-style-type: none"> • Include gender-related objectives in project and grant documents and follow through with appropriate data collection
	<ul style="list-style-type: none"> • Determine grant eligibility criteria, selection criteria and preconditions with a prior assessment of their potential effect on gender in mind
	<ul style="list-style-type: none"> • Revisit the information collected on grant applicants by the responsible parties to see if additional information is needed and conduct analysis of applicant characteristics and grant impact to better target and tailor project interventions
	<ul style="list-style-type: none"> • Utilize grant supervision requirements to systematically monitor female grant recipients
Implementing Agencies	<ul style="list-style-type: none"> • Measure the impact of productive grants on female and male applicants, as well as the intra-household effect, by collecting baseline data from grant applicants, with the control being those not selected to receive a grant and treatment being the grant recipients
	<ul style="list-style-type: none"> • Carry-out more in-depth gender analysis to understand the roles and responsibilities of women and men in farming by commodity and separated by tasks and season
	<ul style="list-style-type: none"> • Improve gender targeted information campaigns and outreach events on productive grants that detail the eligibility criteria; continue the business plan assistance for female farmers using female extension workers, and create solutions for the common bottlenecks such as access to bank loans and land titling
	<ul style="list-style-type: none"> • Determine the most gender effective project interventions to complement matching grant components such as assistance in establishing and strengthening women's producer organizations and improving access of female farmers to information
	<ul style="list-style-type: none"> • Train local project partners in improved targeting and engagement of rural women in interview situations
Survey teams	<ul style="list-style-type: none"> • Interview women and men separately
	<ul style="list-style-type: none"> • Classify female respondents into a meaningful typology and present survey data accordingly
	<ul style="list-style-type: none"> • Apply a meaningful farm classification by types of commodities and market orientation, analyze the main activities by commodities and season for a detailed analysis of female, male and shared responsibilities, labor input and decision-making

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WRIP <https://projects.worldbank.org/en/projects-operations/document-detail/P121186>

Annex 1. Gender Inequalities in the Albanian Agriculture

1. Rural women's unsatisfactory access to technical knowledge on agriculture, including barriers to accessing information and benefiting from extension services and training has several causes:

- Even though women's participation in tertiary degrees is higher than men's, men are overrepresented in agricultural studies
- There is limited participation of women in vocational training
- Only 10 percent of extension beneficiaries are women; only 33 percent of extension staff was female
- Male-dominated communication channels fail to reach and mobilize women farmers
- Women tend to be seen as 'wives of farmers' instead of farmers in their own right
- Stereotypical links between machinery, technology and men exclude women farmers
- The location of training and meetings might be seen as inappropriate for women
- Difficulties to attend due to the need for transportation and/or permission from husbands

2. Rural women engage in informal employment, unpaid work in family farming and in household activities:

- The agricultural sector employs more than 54 percent of all economically active women, mostly as informal or family workers
- In family farming, there is a rigid gender-based distribution of tasks. Male gender roles are associated with tasks that involve control over agricultural assets, mobility and decision-making and female gender roles are associated with manual work in agriculture and livestock, including pre-harvest and post-harvest activities, food processing and household tasks.
- Female farm managers represent only 7 percent of farm managers, most of them are widows

3. Women's limited ownership of land is explained by registry and inheritance practices and has direct implications for women's decision-making on the use of that land and for their access to irrigation, extension services and collateral for credit and entrepreneurship:

- After the collapse of the communist regime, land was provided to citizens regardless of their sex, but the registration of land was given to 'heads of the households' – mainly men
- At marriage, women often do not claim their ownership rights over land to avoid confrontation
- Preference for giving land to male descendants, since sons typically will manage the family farm

4. Women have limited access to entrepreneurship, markets and decision-making:

- Access to the city and markets is stereotyped as 'men's territory'
- Women's reduced access to family income due to their lack of participation in the markets, despite their work throughout the whole value chain
- Women's lack of self-confidence in their capacity to carry out business transactions a major reason for women not attending the markets

5. Social mobilization and associations as a form of empowerment: women tend to be more active and obtain more skills (including, self-confidence, public speaking, dealing with providers and accountancy) in women-only associations.

6. There is a significant gap between the perception and reality of gender inequalities, stereotypes and the status of women in rural communities among policy and program implementers, which poses a challenge to effectively addressing gender inequalities.

Sources: UNDP, 2016; FAO 2016(b).

Annex 2. Further Resources and Reading on Gender in Agriculture

Women's Empowerment in Agriculture Index (WEAI)

<https://www.ifpri.org/project/weai>

Pro-WEAI: A tool for measuring women's empowerment in agricultural development projects (CGIAR/IFPRI)

<http://a4nh.cgiar.org/2018/04/27/introducing-pro-weai-a-tool-for-measuring-womens-empowerment-in-agricultural-development-projects/>

Sex-Disaggregated Data and Gender Indicators in Agriculture: A Review of Data Gaps and Good Practices

<http://www.fao.org/3/ca6444en/ca6444en.pdf>

CGIAR. Standards for collecting sex-disaggregated data for gender analysis: A guide for CGIAR researchers

<http://www.pim.cgiar.org/files/2012/05/Standards-for-Collecting-Sex-Disaggregated-Data-for-Gender-Analysis.pdf>

IFPRI. Gender Equality Women's Empowerment for Rural Revitalization

<http://ebrary.ifpri.org/utils/getfile/collection/p15738coll2/id/133130/filename/133345.pdf>

Generating Evidence and New Directions for Equitable Results (GENDER) is CGIAR's new gender platform designed to put gender equality at the forefront of global agricultural research for development.

<https://gender.cgiar.org/resources/>

The ASTI Network bridges the data-to-impact gap by providing data, analyses, and outreach to inform policy and investment decisions in agricultural research (IFPRI/CGIAR).

<https://www.asti.cgiar.org/>

World Bank Gender Innovation Lab

<https://www.worldbank.org/en/programs/africa-gender-innovation-lab>

IFPRI. Women transforming food systems for empowerment and equity and rural revitalization

<http://ebrary.ifpri.org/utils/getfile/collection/p15738coll2/id/133650/filename/133860.pdf>

<https://www.ifpri.org/publication/gender-equality-womens-empowerment-rural-revitalization>

Developing gender statistics: A practical tool

https://genderassets.files.wordpress.com/2011/01/developing_gender_statistics.pdf

Integrating Gender into IEG Evaluation Work

<https://www.oecd.org/dac/evaluation/Integrating-Gender-into-IEG-Evaluation-Work.pdf>

