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Gender, IFIs and Food Insecurity

Case Study: Zambia



According to the World Food Program (WFP), "poverty and food insecurity are widespread" in both urban and rural Zambia (WFP 2010). Despite having some of the world's most fertile soil, Zambia's subsistence farmers, 65 percent of whom are women (AfDB 2006), depend on rainfall and hoe cultivation to produce crops that are highly vulnerable to flood and drought. Although the World Bank reclassified Zambia as a middle-income nation in 2011, 63 percent of Zambians live on less than US\$1.25 per day (U.S. Department of State 2011).

International Financial Institutions (IFIs), including the World Bank, have contributed to Zambia's food insecurity. In the second half of the 1980s, they pushed the Zambian government to adopt neoliberal IFI structural adjustment policies including trade liberalization, the privatization of state enterprises, and the removal of government subsidies and price controls (Kodamaya 2011). IFIs claimed these measures would "ultimately" reduce poverty, but Zambia's economic growth stagnated. Meanwhile, the Zambian government significantly reduced its role and budget for agriculture, leading to the "deterioration in public service delivery" that "hurt most smallholder farmers dependent on public services who were ill-prepared to face the challenges and exploit the emerging market opportunities that come with market liberalization" (WB 2006). The poor faced lower wages, higher rates of unemployment and higher food prices (Logie and Woodroffe 1993) leading to widespread malnutrition. Due to political unrest, the Zambian government later abandoned these policies (Kodamaya 2011). But the damage had already been done.

While privatization dramatically increased agricultural exports (WB 2006), Zambia's neo-liberal policies were particularly devastating for rural women; as unemployment rose, the informal sector shifted female labor into seasonal, low-paid agricultural wage work (Floro and Schaefer 1998). Neo-liberal policies also led to an "increasing shift to individual [land] ownership resulting from the process of modernization and commercialization," which marginalized women who did not have the right to land ownership, despite carrying out the majority of Zambia's agricultural work (Kajoba 2002). Employment opportunities rose in exploitative activities such as sex work and domestic service (Floro and Schaefer 1998). Gender-insensitive privatization compounded women's massive burden of care-giving for children and persons living with HIV/AIDS, estimated at a national rate of 13.5 percent in 2009 (UNICEF 2009). Currently, increasing household food insecurity and rising food prices contribute to "an increased level of discontent and stress" and "more pressure" on Zambian women to "provide good meals with less food, and often go without" (Green and Hossain 2011). The typical Zambian diet relies heavily on cereals (which provide almost two-thirds of the dietary energy supply). Zambia's strong dependence on maize makes it vulnerable to climatic shocks. According to the Food and Agriculture Organization, the prevalence of undernourishment reached 45 percent in 2003-2005 (FAO 2010).

Gender Analysis Methodology and Findings

This case study applies [Gender Action's Essential Gender Checklist](#)** to two active World Bank and two active and one completed African Development Bank (AfDB) agriculture investments in Zambia to assess the extent to which these IFIs fulfill their commitment to address gender issues, promote gender equality, and reduce malnutrition.*** The case study demonstrates that overall, both the World Bank and AfDB do not approach food security from a women's or human rights perspective, and neither address gender inequality in Zambian agriculture nor adequately measure women's project participation, access to project benefits, and projects' differential impacts on men and women, boys and girls.

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**The Checklist is part of Gender Action's [Gender Toolkit for International Finance Watchers](#), a user-friendly toolkit that helps civil society groups incorporate gender perspectives into their work on IFIs and other projects.

***At the time of publication, the World Bank website did not provide documents for another active agriculture project, "Zambia Pilot Program for Climate Resilience - Phase I," a US\$1.5 million technical assistance loan that was approved in 2010. A fourth AfDB project, the "Project to Support Lake Tanganyika Integrated Regional Development Programme (PRODAP)", is mentioned in the 2009 Annual Report but documentation is not publicly available.

The World Bank’s “Agricultural Development Support Project,” 2006-2014 (US\$ 37.2 million grant)

The World Bank’s “Agricultural Development Support Project” aims to increase Zambia’s export earnings, enhance farmers’ incomes, and provide agribusiness and agro-processing employment opportunities (WB 2006). The only time the 124-page project appraisal document (PAD) mentions women, who comprise the majority of Zambia’s small-scale farmers, is in reference to the higher rates of poverty found among female-headed households.

Although the project is funded by a grant, “beneficiaries” are expected to pay US\$ 2.4 million for “support to farmers and agribusiness enterprises.” This component develops a network of competitive value chains by increasing smallholder commercialization. In addition to smallholder farmers, beneficiaries include “agribusiness enterprises, large-scale estate and commercial farmers, input suppliers, processors, traders, and financial institutions, which are part of the value chains”— and all of which are male-dominated. While the PAD claims that “funds for smallholder mobilization and capacity building should be channeled through industry associations, agribusinesses and farmer organizations, in order to have a lasting impact,” this approach risks marginalizing women, whose social and education status may prevent them from engaging in such enterprises. The PAD, however, neither acknowledges women’s inequality in Zambian agriculture, nor seeks to address it by mandating women’s participation in smallholder mobilization and capacity building activities. This is despite the fact that access to extension services, information and training is often dominated by men, which, combined with low literacy levels among women, can impede women’s participation in training programs or understanding and application of new technologies.

The PAD states that the project Resettlement Policy Framework (RPF), will mitigate the risk of “adverse social impacts” in such activities as “rural road improvement, which, in rare instances, could involve involuntary displacement, loss of assets, or impact on livelihoods.” Commendably, the RPF states that “particular attention” will be paid to female-headed households and vulnerable groups, and “appropriate assistance provided to help them improve their status.” The RPF also promises that women will be adequately represented if complaints and concerns are issued to project authorities (WB 2005). Yet since none of the project’s indicators (with the exception of the percentage of female beneficiaries) are sex-disaggregated, it is impossible to determine the project’s differential impact on men and women, boys and girls (WB 2011a).

Applying Gender Action’s Essential Gender Analysis Checklist:

Women’s/Human Rights: The 124-page project appraisal document (PAD) does not approach agriculture and food security from a women’s or human rights perspective.

Gender In/equality: The PAD only mentions women in reference to the higher rates of poverty found among female-headed households; the PAD does not acknowledge gender inequality in Zambian agriculture.

Gender Data: The project includes an indicator to measure the percent of female project beneficiaries, but women constitute fewer than 40 percent of the total beneficiaries (WB 2011a). Since women’s participation in project activities is not discussed, it is unclear what constitutes a female “beneficiary.”

Gender in Context: The PAD does not provide any context in which to understand gender relations in Zambian agriculture.

Gender Access: Although the project is funded by a grant, beneficiaries are expected to pay US\$ 2.4 million for the project’s first component, which provides “support to farmers and agribusiness enterprises.” The project does not mandate women’s participation or advocate for men’s and women’s equal access to project benefits.

Gender Input: The PAD does not indicate that both men and women participated equally in the design of the project.

Gender Output: The project does not promote outputs that equally benefit women and men, boys and girls. On the contrary, the project’s focus is to boost Zambia’s agricultural exports by supporting male-dominated agro-industries.

Gender Impact: The PAD states that rural road improvement could have negative social impacts, but does not discuss the potential impacts on men compared to women. Since the PAD does not include sex-disaggregated indicators, it is impossible to determine the project’s differential impacts on men and women, boys and girls.

UNICEF: Zambia Malnutrition and Food Security Indicators (2009)

Population	12,935,000
Life expectancy at birth for ages 15-59	49
Percent of infants with low birth weight	11
Percent households that consume iodized salt	77
Percent population with access to improved drinking water	60
Percent children who receive early breastfeeding	57
Percent children who are exclusively breastfed (< 6 months old)	61
Percent children <5 years underweight (moderate/severe)	15
Percent children <5 years who suffer from stunting	45
Percent children <5 years who suffer from wasting	5

The World Bank's "Irrigation and Development Support Project," 2011-2018 (US\$ 115 million loan)

The World Bank's "Irrigation and Development Support Project" aims to increase the production and value of Zambia's agricultural output. The project's first component involves building beneficiaries' capacity to manage medium-to-large smallholder irrigation schemes through government and private sector partnerships. The project also provides a bulk water supply and relevant infrastructure, and "facilitates private and cooperative investment in productive equipment and assets in and around irrigation schemes" in order to establish small-scale agricultural enterprises (WB 2011b).

Although the PAD does not explicitly discuss and address gender inequality in Zambian agriculture, it commendably promotes women's "inclusion" through the use of a "participatory approach to land use planning" (WB 2011b). The PAD also notes that since the Zambian government gender mainstreams its development agenda, the project's design incorporates recommendations from three analytical studies on gender in Zambian agriculture (WB 2011b). The project targets specific beneficiaries, including female-headed households and female farmers, by offering them equal opportunities, such as access to irrigated land, and measures to "ensure inclusion of women in project activities." The PAD also states that women will be given "preferential access to group and individual training events" (WB 2011b).

In addition to inviting "private and cooperative investment in productive equipment and assets in and around irrigation schemes, and to stimulate the establishment of small-scale enterprises," the project includes an Investment Support Fund (ISF), which provides conditional partial grants for irrigation equipment and other technologies for beneficiary farmers. The PAD states that the ISF includes "a special window for women, youth and other vulnerable groups," but does not indicate the proportion of ISF funds that will be dedicated to this population.

Although the PAD claims that the project will have a positive impact on women and female-headed households, only one-third of targeted beneficiaries of the ISF are women. The PAD also includes just one gender-specific indicator that measures the number and percentage of direct female project beneficiaries. In the absence of more comprehensive sex-disaggregated data, it is impossible to determine how many women and female-headed households actually participated in project activities and assess the project's differential impact on men and women, boys and girls.

Gender Discrimination in Land Ownership and Access to Finance

Zambian women face "numerous forms of discrimination" in regard to land ownership. The "vast majority" of land in Zambia is owned by men, while "only a tiny percentage is owned jointly by married couples." Until they marry, most women in Zambia do not own any property at all. Due to their lack of ownership rights, Zambian women also face difficulty accessing bank loans. Most women are "unable to provide the required guarantees and, although the practice is illegal, banks often demand that women provide proof of their husbands' consent when applying for loans." Without access to bank loans, many women are forced to take short-term loans from private lenders, who charge extremely interest rates (Social Institutions and Gender Index 2011).

Applying Gender Action's Essential Gender Analysis Checklist:

Women's/Human Rights: The project appraisal document (PAD) does not approach agriculture and irrigation from a women's or human rights perspective.

Gender In/equality: Although the PAD includes measures to promote women's participation, the PAD does not acknowledge gender inequalities in Zambian agriculture.

Gender Data: Project outcome indicators include only one "gender specific indicator" to measure the number and percentage of direct female beneficiaries; women constitute only one-third of targeted beneficiaries.

Gender in Context: The PAD does not provide any context in which to understand gender relations and inequalities in Zambian agriculture.

Gender Access: The PAD includes measures to ensure women's project participation and underscores the importance of both men and women's participation in planning and decision making.

Gender Input: The PAD states that project design was informed by "three recent analytical studies on gender in Zambia's agriculture sector." However, there is no indication that men and women equally participated in the project's design.

Gender Output: The PAD states that "the project promotes the achievement of social development outcomes of inclusion and cohesion for women and men, through the use of a participatory approach to land use planning, and empowering community members in their irrigation use and agricultural activities."

Gender Impact: The PAD states that the project "is expected to have a positive impact on women and female headed households," but does not include indicators to measure differential project impacts on men and women, boys and girls.

The AfDB's "Small Scale Irrigation Project," 2002-2010 (approximately US\$ 3.9 million loan; US\$ 560,000 grant)

According to its Project Completion Report, the AfDB's "Small Scale Irrigation Project" aimed to increase Zambia's gross domestic product (GDP), enhance food security and alleviate poverty by raising food production and the incomes of 1,650 small farmers (AfDB 2010a). The project included three "irrigation schemes," and a loan to complete canals and land leveling.

The Project Completion Report claims that the project's design was based on community-based consultative meetings with traditional leaders and government workers, but does not mention whether women and men equally participated in project development. The Project Completion Report also claims that more than 50 percent of participating farmers were women and that "women were represented in farmers' associations and farmers groups as well," but does not provide any specific data on women's participation in each project activity.

While the report promises that female project beneficiaries will ultimately own their own irrigation plots, it does not examine gender inequalities that may hinder women's ability to own and fully benefit from this project component. Since the project lacked baseline data and a "specific [monitoring and evaluation] matrix" (AfDB 2010a), it is impossible to determine whether women and men equally benefited from project outputs and impacts.

Ultimately, the AfDB reported that the project failed to reach its overall objective to increase Zambia's agricultural contribution to its GDP, and farmers' incomes remained extremely low at an average US\$ 1.29 per day. The project's failure to achieve its objectives is all the more concerning given that the bulk of project funds were issued as a loan, which increases Zambia's debt and threatens to undermine domestic spending on health and other social services. Reflecting on "lessons learned," the Project Completion Report suggests that in addition to contributing 0.11 units of account (UAC) in project funding, its beneficiaries should have also provided free labor. While the AfDB may defend this stance as way to ensure "project ownership," the suggestion that poor farmers should provide free labor is insensitive to existing demands on farmers' time and labor, such as women's unpaid care work, and fails to promote women's human rights (AfDB 2010a).



Zambia 2007 © Manoocher Deghati/IRIN

Applying Gender Action's Essential Gender Analysis Checklist:

Women's/Human Rights: The project did not approach food security from a women's or human rights perspective.

Gender In/equality: There is no mention of gender inequality in Zambian agriculture in the Project Completion Report.

Gender Data: The Project Completion Report states that monitoring and evaluation were virtually non-existent. The report claims that more than 50 percent of beneficiaries of the first project component "irrigation development", were women, but does not provide data on women's participation in either of the two other components ("rural saving and credit" and "capacity-building").

Gender in Context: The Project Completion Report does not provide any context in which to understand gender relations in Zambian agriculture and their impact on the project.

Gender Access: The project does not examine the ways in which gender inequality may limit women's ability to participate in and benefit from the project. Beneficiaries actually contributed 0.11 UAC (out of an expected 0.68 UAC) for the project themselves.

Gender Input: There is no indication that women and men were equally involved in the project's design.

Gender Output: The Project Completion Report does not indicate that men and women benefited equally from all project outputs. At the time the Project Completion Report was written, farmers' incomes remained extremely low at an average US\$ 1.29 per day.

Gender Impact: The Project Completion Report does not consider the project's differential impacts on men and women, boys and girls, despite the fact that the project failed to achieve its objectives and left the country of Zambia in debt for project costs.

The AfDB's "Emergency Assistance to 2009 Flood Mitigation" project, 2010-2011 (US\$ 1 million grant)

The AfDB's Special Relief Fund provided US\$ 1 million for the "Emergency Assistance to 2009 Flood Mitigation in Zambia" project, which aimed to improve high levels of food insecurity and vulnerability in flooded areas. The emergency humanitarian relief included food for 175,145 flood-affected households, as well as seeds and planting materials for populations with "no livestock or other sources of income to purchase food and seeds to enable them to plant a winter crop" (AfDB 2010b). The AfDB drew upon the National Vulnerability Assessment Committees' preliminary assessment, which indicated that an estimated one million people were "unable to meet their food requirements as a result of crop failure induced by flooding" (AfDB 2010b).

The AfDB's project document does not indicate that women's input was considered in the project design. For example, the Grant Agreement indicates that "District Disaster Management Committees" will work with key stakeholders to approve project beneficiaries and identify local NGOs to implement relief operations. However, it does not indicate whether or not women and gender-sensitive staff participate in this process, nor does it explain the criteria for selecting implementing NGOs.

The project document also fails to discuss gender inequality in Zambia and how it could affect men and women, boys and girls as they cope with the flooding. As a result, the project lacks specific measures to assess and respond to the needs of women and other vulnerable groups. Although the project document claims that 52 percent of the total flood affected population is comprised of women, child-headed households and the terminally ill, the project's lack of sex-disaggregated indicators make it impossible to determine how many men, women, boys and girls received assistance.

The project's lack of gender sensitivity is alarming given that men and women have very different needs in emergency situations, and emergency responses that do not address men's and women's differentiated needs can actually increase gender inequalities and "further marginalize vulnerable groups" (UNIFEM 2010). As the UNFPA has demonstrated, flooding can have a particularly devastating impact on food security and nutrition for women: when widespread flooding leads to trauma, malnutrition and poor sanitation, for example, pregnancy becomes far riskier (UNFPA 2010).

Gender Roles and Inequality in Zambian Agriculture

- Women are the primary producers, providers and managers of food production for household subsistence, growing a wide variety of crops that are sold predominantly at local markets.
- Men typically engage in soil preparation and ridging, which take place early in the growing season, while women are responsible for weeding and harvesting, which are done both at the beginning and end of the season.
- Despite its enormous contribution to the Zambian economy, the time women spend on domestic chores, including collecting firewood and water and caring for children and ill household members, is not considered in national statistics.
- Since men largely control production resources, including land, credit and technology, they consequently take control of income generated from the sale of agricultural produce.
- Zambia's women farmers have been more affected by HIV compared to men, since they are responsible for caring for sick household members and have to make up for the loss of agricultural labor in the event that their spouse becomes ill or dies.

—AfDB Multi-Sector Gender Country Profile, 2006

Applying Gender Action's Essential Gender Analysis Checklist:

Women's/Human Rights: The project document does not approach food security from a women's or human rights perspective.

Gender In/equality: Although it identifies female- and child-headed households as primary participants, the Grant Request (AfDB 2010b) does not explore the gender inequalities that render women more vulnerable to food insecurity.

Gender Data: The Grant Request and project information page acknowledge that female- and child-headed households, as well as elderly and terminally ill make up 52% of vulnerable group. No indicators are available to determine how or if sex-disaggregated data is collected in project evaluation (AfDB 2010b).

Gender in Context: The project document does not offer any context in which to understand men's and women's differential needs in emergency situations. This is alarming given that men and women have very different needs in emergency situations.

Gender Access: The Grant Request does not explicitly identify barriers to women, children, or elderly "beneficiaries" access to project relief supplies (AfDB 2010b).

Gender Input: The Grant Request indicates that beneficiaries will be identified through rapid vulnerability surveys, and confirmed by Committees working with "stakeholder institutions," but it does not indicate whether women or women's groups will be actively recruited to participate in this process.

Gender Output: The project document aims to provide assistance to "most affected populations," but does not explicitly promote outputs that equally benefit men and women, boys and girls.

Gender Impact: Since the project document does not mandate the collection of sex-disaggregated data, it is impossible to determine the project's differential impact on men and women, boys and girls.

The AfDB’s “Community Water Management Improvement Project for Traditional Farmers in Mkushi, Kapiri Mposhi, Masaiti and Chingola Districts”, 2010-ongoing (approximately US\$ 1.02 million grant)

The AfDB’s “Community Water Management Improvement Project for Traditional Farmers in Mkushi-Kapri Mposhi-Masaiti and Chingola Districts” aims to promote on-farm water resource management methods and low-cost irrigation technologies for Zambian farmers to enhance food security and poverty reduction.

Despite the gender dimensions of food insecurity and poverty, and the fact that women comprise a majority of Zambia’s subsistence farmers, this project overlooks women’s essential stake in water-resource management. For example, the “improving water access for enhanced productivity” project component aims to select and train entrepreneurs in new water technologies, but the project’s appraisal report (AR) does not explicitly promote women’s inclusion in these activities (AfDB 2009). It also does not identify time constraints and/or resource barriers that may limit women’s participation in trainings, nor does it budget for gender capacity-building for project staff to better ensure men’s and women’s equal inclusion. A second component, “Credit Access Facilitation” aims to enhance farmers’ access to credit and investment opportunities. Although the AR indicates that women will make up half of the loan beneficiaries, the actual outlined activities do not address the gender inequalities that may limit women’s access to credit. For example, the AR indicates that it will consider non-farm incomes and productive resources as collateral for loans, but does not address Zambian women’s restricted land rights and income opportunities (AfDB 2009).

The AR states vaguely that Farmers Clubs, trainings, and other project initiatives “shall aim to be gender balanced” (AfDB 2009) However, absent a more specific policy to address gender barriers, the project risks excluding women as active leaders in and beneficiaries of water and irrigation initiatives. Given women’s extensive role in agricultural and food production, their potential exclusion limits the project’s impact on household nutrition and food security, and improved credit access and income opportunities for Zambian farmers.

World Bank-funded “Land Grabs” Promoted as Means to Increase Zambia’s Food Security

What the World Bank refers to as “agricultural operations” or “Foreign Direct Investments in Agriculture,” others call “land grabs” (Kramer 2011).

With the World Bank’s support, Chayton Capital, a London-based investment firm, is investing US\$10 million in the local Zambian firm Chobe Agrivision to lease 25,000 acres of land. Remarking on how “Africa itself is an importer of food, but there is so much fertile land available,” Chayton Capital’s cofounder Neil Crowder claims this model is intended to “supply food, mainly maize and soy and wheat, to Zambia and neighboring countries” (Baldauf 2011).

The Alliance for a Green Revolution in Africa has called such foreign land acquisitions a “worrying trend,” as they “have the potential to hurt domestic efforts to raise food production and could limit broad-based economic growth.” Many land acquisitions have weak oversight, limited transparency, no environmental safeguards and do not protect smallholder farmers, the majority of whom are women, from losing their customary rights to use land (Laisley 2009).

Land grabs, which target fertile land for mass agricultural production, often for export, can deepen malnutrition as subsistence farmers lose their lands and entire families resort to the market to feed themselves.

Applying Gender Action’s Essential Gender Analysis Checklist:

Women’s/Human Rights: The project’s appraisal report (AR) (AfDB 2009) approaches improved water-resource management and enhanced irrigation technologies from an economic growth perspective, rather than women’s or human rights perspective.

Gender In/equality: The AR overlooks gender inequalities in Zambia’s agricultural sector. It does not address women’s restricted rights to land ownership and other resources.

Gender Data: The AR does not integrate gender analysis into project context. Yet it does indicate that it will sex-disaggregate data for several indicators, including participants in Farmer’s Clubs (FC) and loan recipients.

Gender in Context: The AR does not provide on context on gender relations in Zambian agriculture.

Gender Access: The AR indicates that women’s roles as gardeners and agricultural producers will ensure their participation in FCs, trainings, and project design.

Gender Input: Beyond referencing gender inclusion, the project does not address barriers to women’s participation in water-management and irrigation initiatives. The AR does not indicate any specific strategies to ensure women’s inclusion.

Gender Output: Beyond referencing gender inclusion, the project fails to address barriers to women’s participation in water-management and irrigation initiatives. The AR does not indicate specific strategies to ensure women’s inclusion.

Gender Impact: The AR acknowledges generally that women *should* participate in and benefit from the project, but does not provide more detailed analysis linking women’s essential role as food producers and water collectors to reducing food insecurity and poverty.

Gender Action Recommendations

IFIs Must:

- ✓ Consistently approach food security investments from a women's and human rights perspective
- ✓ Provide grants—not loans—to support gender-sensitive, sustainable agricultural development in poor countries
- ✓ Explicitly promote women's full and equal participation in food security project design and activities, and ensure that men and women, boys and girls benefit equally from project outputs
- ✓ Implement their own policies to use sex-disaggregated indicators to measure food security projects' differential impacts on men and women, boys and girls
- ✓ Respond to food security crises in a gender-sensitive manner that takes women's and men's different needs into account
- ✓ Stop privatizing agricultural enterprises and services which disproportionately harm women

Civil Society Organizations Can:

- ✓ Use Gender Action resources to advocate for IFIs to increase food security investments that address gender inequality and directly benefit women and girls
- ✓ Pressure IFIs to strengthen and fully implement their gender policies with regard to food security investments
- ✓ Help those who are negatively impacted by IFI agriculture and food security projects to gather information about IFI policies and procedures and bring gender discrimination cases to IFI accountability mechanisms
- ✓ Push IFIs to stop privatizing agricultural services and supporting land grabs that harmfully impact poor women and increase household malnutrition

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Gender Action's mission is to promote women's rights and gender equality and ensure women and men equally participate in and benefit from International Financial Institution (IFI) investments in developing countries.



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