



FEED THE FUTURE

The U.S. Government's Global Hunger & Food Security Initiative



Female coffee farmer, 30-40 years old, Mitooma district, southwestern Uganda
Photo credit: Annet Namunane

FEED THE FUTURE INCLUSIVE AGRICULTURAL MARKETS ACTIVITY

GENDER SOCIAL NORMS DIAGNOSTIC REPORT

AUGUST 2022



USAID
FROM THE AMERICAN PEOPLE

FEED THE FUTURE INCLUSIVE AGRICULTURAL MARKETS ACTIVITY

GENDER SOCIAL NORMS DIAGNOSTIC

AUGUST 2022

Activity Name:	Feed the Future Uganda Inclusive Agricultural Markets Activity (FtF IAM)
Sponsoring Office:	USAID/Uganda
Contract Number:	720-617-19-C-00007
Contractor:	DAI Global, LLC
Date of Publication:	16.08.2022
Author:	MarketShare Associates (MSA)

DISCLAIMER

The Gender Norms Diagnostic Report was made possible through support provided by Feed the Future through the U.S. Agency for International Development, under the terms of Contract No. 72061719c00007. The opinions expressed herein are those of the author(s) and do not necessarily reflect the views of the U.S. Agency for International Development.

CONTENTS

- List of Acronyms.....ii**
- Executive Summaryiv**
- Introduction 1**
 - Background and scope of the diagnostic study..... 1
 - Objectives..... 2
 - Research Scope..... 2
- Methodology 3**
 - Core research questions..... 3
 - Additional research questions..... 5
 - Locations and resources..... 5
 - Sample frame..... 6
- Findings – Part A: Behavioral diagnostic 8**
 - Behavior 1 – Women are traders and aggregators 10
 - Behavior 2: Women access credit to grow their business 14
 - Behavior 3: Women are seed agents 18
- Findings – Part B: Women’s access to inputs and information..... 23**
 - Behavior 4: Women’s access to and use of inputs..... 23
 - Behavior 5: Women’s use of information sources..... 25
- Behavior-change recommendations..... 29**
 - Behavior change intervention – recommended communication channels 29
 - Recommendations: Behavior 1 – Women are traders and aggregators..... 30
 - Recommendations: Behavior 2 – Access to credit..... 33
 - Recommendations: Behavior 3 – Women as seed agents 35
 - Cross-cutting recommendations 36
- Annex I – Part A detailed findings..... 39**
 - Behavior 1 – Women are traders and aggregators 39
 - Behavior 2: Women access credit to grow their business 47
 - Behavior 3: Women are seed agents 54
- Annex 2 – Recommendations..... 59**
 - Recommendations: Behavior 1 – Women as traders 59
 - Recommendations: Behavior 2 – Access to credit..... 64
 - Recommendations: Behavior 3 – Women as seed agents 67
 - Recommendations: Behavior 4 – Women buy/use seeds/pesticides..... 69
- Annex 3 – Interview Guide – NOT FOR PUBLICATION 70**

LIST OF ACRONYMS AND ABBREVIATIONS

BRAC	Bangladesh Rural Advancement Committee
DAI	Development Alternatives, Inc
FGD	Focus Group Discussion
FtF IAM	Feed the Future Uganda Inclusive Agricultural Markets Activity
GBV	Gender Based Violence
KII	Key informant interview
MDF	Market Development Facility
MSA	MarketShare Associates
NGO	Non-Governmental Organization
SACCO	Saving and Credit Cooperative Organization
USAID	United States Agency for International Development
VSLA	Village and Savings Loans Association

ACKNOWLEDGEMENTS

This document was made possible through support provided by the U.S. Agency for International Development (USAID) under the terms of Contract No. 720-617-19-C-00007, the Feed the Future Inclusive Agricultural Markets Activity managed by DAI. The opinions expressed herein are those of the author(s) and do not necessarily reflect the views of USAID or the United States Government.

This report was authored by Dr. Felicity Butler, Adriano Scarampi and Annet Namunane. Kirsten Pfeiffer provided technical guidance and review. Queena Li edited the report. Carolina Pimentel Correa supported with analysis. Fieldwork was coordinated and led by FtF IAM GEYSI Advisor, Annet Namunane and conducted by members of the FtF IAM team: Kenneth Abulu, Sinderella Anne Ayo, and Jim Kamanyi.

Recommended citation

Butler, Felicity, Adriano Scarampi and Annet Namunane. *Gender Norms Diagnostic*. Washington, D.C.: United States Agency for International Development (USAID). Prepared by MarketShare Associates for Feed the Future Market Inclusive Agricultural Markets (FtF IAM) Activity, 2022.

EXECUTIVE SUMMARY

This report draws on research from Uganda to enhance the field's understanding of how gender-related social norms affect women's participation in the agricultural market systems as suppliers, employees and customers. The research highlights opportunities for key stakeholders, including donors, financial services providers, and public sector actors (non-governmental organizations, government agencies) to better serve the women in agricultural markets. There is growing acknowledgement that the gender gap in women's inclusion in markets is driven in part by social norms, i.e., informal rules that influence women's uptake and use of financial services. However, the influence of gendered social norms has not been systematically analyzed or widely incorporated into agricultural market systems programming. In the context of Uganda, this report identifies some of the most important social norms affecting women's participation in markets, allowing practitioners to better understand the underlying dynamics at play. The report highlights actionable insights practitioners can incorporate into the design and delivery of program and policy interventions, recognizing the need for collaboration between a variety of actors to develop comprehensive, sustainable solutions that drive increased inclusion for women in agricultural markets.

The study was carried out in three Feed the Future Inclusive Agricultural Markets Zones of Influence (South Western, Northern, Karamoja) for a four-month period, during which five full days of data collection were held at each location. There were some delays due to COVID-19 lockdown restrictions, so data collection started in the South Western region in May 2021 and the last two locations of fieldwork happened in September 2021.

The study applied a light-touch version of MarketShare Associates' social norms diagnostic methodology. The methodology adopted a qualitative, semi-structured and participatory approach. For each area of study, interviewees were presented with vignettes and group exercises to reflect on scenarios and share their perspectives. Throughout the data collection, a total of 12 focus group discussions and 22 key informant interviews were carried out with both men and women across the three locations.

The approach produced deep, actionable insights into how behaviors shape how women participate in agricultural market systems, specific to one type of role/segment (as suppliers, workers, and customers). The study explored the norms to understand exactly how they work and how they are enforced. This report highlights interventions that may shift or work around those norms and offers ideas for practitioners who aspire to meaningfully serve more women.

The study found that eight cross-cutting social norms impact women's ability to enter in high-value aggregation trade, access formal credit and/or operate as seed agents. The women interviewed reported that they rarely have the time to start or grow businesses because of household and childcare responsibilities. Expectations that women should be submissive to their husbands also constrained women's ability to play a more leading and profitable role in agriculture, and often led to gender-based violence.

The study also found that women seldom have the resources to grow their business, in part because of social norms pushing them to invest their resources in household expenditure but also a series of structural and internal drivers preventing women's ability to access credit, such as access to banks and women's understanding of how loan products work. Furthermore, expectations that women should not take risks play a significant role in influencing their ability to access loans. There is more acceptance for men's taking risks than women's, and the unpredictability of farming weighs more heavily on women.

However, the diagnostic identified situations where both men and women are breaking social norms and, in turn, influencing how women participate in agricultural markets. For example, participants reported several positive examples of women's role in agricultural markets. For example, women are known for supplying high-quality products and providing good after-sale support, which enables them to build strong relationships and trust with their customers. Women are also known for being good communicators, which enables them to build a strong rapport with buyers as well as build trust and commercial relationships. Women work and collaborate with strong networks of female farmers, which also operate as reliable suppliers and buyers of their produce.

The report concludes with several recommendations:

Amplifying the acceptance of women as traders and seed agents: Communication campaigns should build on the current acceptance among communities that women should trade and the role that women should play as traders. This could be done by showcasing examples of women that have successfully made it as traders/aggregators. For example, behavior change communication campaigns could target communities on women and men's roles using a 4 "R" approach: **R**ecognize work, **R**educe unpaid work (labor saving devices), **R**edistribute within the family and community and **R**epresent (women are represented in decision-making boards).

Making the business case for the private sector: Interventions should further increase the perception among input companies and traders that women add value in different ways than men, even if they may not be able to work full-time. Pilot contracts via cooperatives/Village Savings and Loans Associations (VSLAs) and share examples with others

Expose the misconception that women borrow and address financial provider bias: Behavior change communication campaigns should expose the misconception that few women take loans and increase awareness among households, communities and women's networks of the number of women who take loans. Campaigns could also challenge some of the misconceptions around women's risk levels and increase awareness of women's high loan repayment rate and low-risk level. Campaigns may also work with financial institutions to change loan approval requirements and train relationship officers on gender bias.

Expose the harm and hidden costs of gender-based violence: Behavior change communication interventions should increase awareness among men and communities of the harm that gender-based violence has on women and the negative impact it has on communities, household life and farm productivity. Rather than focusing only on the immorality of gender-based violence, campaigns should present real stories and data that resonates with the audience by presenting a social and economic argument explaining why gender-based violence should be unacceptable and frowned upon.

Challenging traditional gendered roles: Design marketing campaigns (driven by the behavior change communications cross-cutting campaign and customized to the different private sector partners) that challenge traditional household gender roles, highlighting the business case of engaging women and how this positively impacts the household income fact that if women work, they will bring additional income and a positive impact on the household.

Insights from the study show the interplay between social norms and women's inclusion/exclusion in markets. It is clear that social norms play a significant role and whilst social norms are slow to change due to their collective nature and deep entrenchment in a society's history and culture, in some cases, direct intervention is not possible or advisable. However, identifying areas where social norms are already shifting can point to opportunities to create demand for new services and products. Behavior change campaigns and other interventions can influence and work simultaneously with different types of

market players, donors and practitioners to influence and design effective interventions that meet the diverse needs of women based on a robust understanding of their complex and overlapping roles in the household, the community and the wider economy.

INTRODUCTION

Background and scope of the diagnostic study

The Feed the Future Inclusive Agricultural Market Activity (FtF IAM) is a five-year program implemented by DAI Global LLC together with MarketShare Associates (MSA) and TechnoServe. The Activity seeks to increase incomes and improve the livelihoods of households through agriculture-led inclusive economic growth in 38 focused zones of influence (ZOI) districts in Uganda¹. Inclusivity refers to the active participation and engagement of all actors looking to participate in the market system, including the poor, women, youth, ethnic minorities or other marginalized groups who are often excluded, or even exploited by the traditional market systems.

In particular, FtF IAM seeks to empower women by facilitating investment in inclusive business models that increase women's leadership in business, improve workplace equity, engage more women in supply chains that offer income-generating opportunities beyond production and target women as customers of agricultural inputs and services that increase productivity and improve household livelihoods.

FtF IAM uses a Market Development Facility (MDF) to collaborate with market actors, build capacity and de-risk private sector investment. FtF IAM plans to implement a series of behavior change communications (BCC) activities that take into account the influence of gendered norms. These activities will aim to target behavior change by contributing to the relaxation of gendered norms that currently restrict women's economic empowerment. FtF IAM will aim to integrate this report's recommendations into existing partner-specific activities implemented as part of MDF partnership agreements, as well as design specific cross-cutting activities at the system level across FtF IAM's partnerships that directly target the relaxation of social norms.

To inform BCC activities, FtF IAM completed the Gender Norms Diagnostic Study ("the study") to identify norms and behaviors relating to women's participation in the agricultural market system. The study was led by MSA using its gender norms diagnostic methodology and accompanying tools.

The report is structured as follows:

Chapter 1. Introduction. This section introduces the purpose of the study, objectives, research scope and outlines key social norms concepts.

Chapter 2. Methodology. This section covers the study's methodology and sampling approach.

Chapter 3. Findings - Part A: Behavioral diagnostic. This section provides a behavioral diagnostic for Behaviors 1-3, which relate to women's ability to operate as aggregators, as seed agents and to access credit. Each behavior is analyzed by region and includes a behavioral map and in-depth analysis of the social norms influencing the behaviors.

Chapter 4. Findings - Part B: Women’s access to inputs and information. This section provides a summary of the findings for Behaviors 4-5, which relate to women’s access to inputs and information.

Chapter 5. Behavior change recommendations: This section offers a summary of the prioritized recommendations.

Objectives

The study has three key research objectives:

Understand the five behaviors that shape how women participate in agricultural market systems, specific to one type of role/segment (as suppliers, workers, and customers)

Develop assumptions around which of these behaviors are influenced by social norms, and validate these assumptions via primary research

Understand how the identified normative behaviors are enforced, why and who are the key influencers and how these affect market systems.

Research Scope

Following internal consultations with the FtF Uganda IAM implementation team, five behaviors were prioritized for investigation.

Behavior 1: Women are traders and aggregators

Behavior 2: Women access credit

Behavior 3: Women are seed agents

Behavior 4: Women buy/use inputs

Behavior 5: Women learn and access information

The five behaviors studied were selected according to the following criteria:

Shifting these behaviors was noted as critical to achieve women’s economic empowerment in market systems

Facilitating these behaviors was noted as particularly challenging, and often influenced by “hidden” drivers, such as social norms

Limited information was available on how these “hidden” drivers were influencing the behaviors, and how they differed by region

Alignment to the strategic priorities of FtF Uganda IAM.

Box 1: Crops and additional considerations during the study of behaviors 1, 2 and 3

The extent to which women adopt the behaviors selected may also be influenced by the crops that are produced/traded. For example, women’s ability to trade or aggregate crops that are traditionally produced by women may be less influenced by social norms and have fewer barriers to entry for women than crops that are traditionally associated with men.

It is important to note that some of the crops are more traditionally associated with men and face the greatest social norms and barriers to entry for women, are the crops that may bring the greatest returns and are higher value. The influence that different crops have on behavior and social norms were also factored into the design of the study.

Behaviors 1, 2 and 3 were selected to identify behavior-change entry points that FtF IAM can leverage to promote women's participation in trading/aggregating activities (behavior 1), access to credit (behavior 2) and women's participation as seed agents (behavior 3).

Behaviors 4 and 5 were selected to help FtF IAM develop a stronger understanding of additional key barriers and enablers to women's economic empowerment and the promotion of behaviors 1, 2 and 3. For example, understanding which information women and men trust and access will enable FtF IAM to develop more effective behavior change communication interventions.

METHODOLOGY

The study was carried out in three Feed the Future Inclusive Agricultural Markets Zones of Influence (South Western, Northern, Karamoja) for a four-month period, during which five full days of data collection were held at each location. There were some delays due to COVID-19 lockdown restrictions, so data collection started in the South Western region in May 2021 and the last two locations of fieldwork happened in September 2021. MSA worked closely with FtF IAM staff throughout the process and trained the research team in social norms diagnostics. FtF IAM administered the qualitative research using semi-structured interview questionnaires and vignettes that explore in depth the prioritized social norms and identified research question. The behavior exploration used qualitative data collection.

This section provides more detail on the research questions that guided the study, the methods used, the location the data collection, the resources used and the sampling criteria.

Core research questions

The five prioritized behaviors were studied following two different approaches.

Behaviors 1, 2 and 3

For **behaviors 1, 2 and 3**, a light-touch social norms diagnostic was carried out. This involved unpacking the behaviors by following a two-step diagnostic process presented in **Findings – Part A**.

Step 1: Understand whether structural drivers, internal drivers, or social norms influence the behavior (see box 2)

Box 2: Behavioral drivers

How people behave is generally driven by three categories of drivers¹, which influence a behavior to different degrees. There rarely is one factor that influences a behavior, but rather a confluence of many, of which a few tend to be prevalent. This study will consider how all these three types of drivers influence women's behavior:

- Structural drivers**, such as the availability, accessibility and affordability of a product or service;
- Individual drivers**, such as attitudes and beliefs, aspirations, knowledge, skills and agency; and,
- Collective drivers**, such as social norms and social networks.

Step 2: The research sought to develop a deeper understanding of how social norms shape the behaviors studied. With the help of vignettes, this process involved exploring the characteristics that shape social norms (also called a **social norms profile**; see table 1), allowing to understand the extent to which social norms are followed, enforced and why.

Table 1: The social norms profile

SOCIAL NORM CHARACTERISTIC	RESEARCH QUESTION	IMPORTANCE FOR SOCIAL NORMS DIAGNOSTIC
Personal beliefs (PB) <i>People’s individual preferences, independent of what others do or what is deemed to be appropriate</i>	What do men and women think of the behavior?	Helps determine whether or not the target population wants to adopt a behavior influenced by social norms.
Empirical expectations (EE) <i>People’s beliefs about “what others do”</i>	What is the perceived prevalence of the behavior? How much do people expect others to follow the behavior?	Helps identify how widespread the social norm is understood to be and, therefore, how easy or difficult it is to influence.
Normative expectations (NE) <i>People’s beliefs about “what others think should be done”</i>	What do people expect others to think about the behavior? How is the behavior enforced by others?	Helps understand what pressure people are under to follow the social norm.
Influencers	Which key individuals influence norm uptake? What do these influencers think?	Helps determine groups (other than women) that interventions should directly target in order to shift the social norm and influence women’s consumer behavior.
Sanctions (SA)	What are the consequences of breaking the norm?	Helps determine how costly it is to violate the social norm, its feasibility, and how challenging it may be to shift consumer behavior. Also helps in understanding the negative consequences that promoting behavior change can have on the target group and how this can be mitigated.
Exceptions (E)	Under what circumstances does the norm get broken, and what is its current evolution?	Helps determine whether specific groups or trends influence the social norm.

Behaviors 4 and 5

For **behaviors 4 and 5**, the study aimed to understand how the two behaviors are currently being followed by women and why. These findings can be found in section **Findings – Part B** of this report.

- For **behavior 4**, the study explored how men and women share farming tasks related to input purchase and use, and why these tasks are divided in such a way.
- For **behavior 5**, the study explored how women are currently accessing information and why.

Additional research questions

In addition to the research questions above, the following additional questions will be explored per behavioral area. These additional research questions were identified following consultations with the FtF IAM project team, as deemed of particular interest to the Activity.

Table 2: Behavior specific research questions

SOCIAL NORM CHARACTERISTIC	RESEARCH QUESTION
Behavior 1: Women are traders and aggregators	Are women more reliable as traders and aggregators when they agree to deliver a specific volume and quantity?
Behavior 2: Women access finance to be traders	Do women access trade finance secured by forward contracts with buyers?
Behavior 3: Women are input agents	How do mobility restrictions constrain women to becoming input agents? How comfortable are women selling to men?
Behavior 4: Women buy inputs	Who are women comfortable buying inputs from? Would men buy inputs from women agro-dealers?
Behavior 5: Women learn and access information	What channels of information do women trust most? Why?

Locations and resources

FtF IAM completed the study in three zones of influence (South Western, Northern and Karamoja) over the course of four months period, during which five full days of data collection were held each location. There were some delays due to COVID-19 lock down restrictions, so data collection started in South Western region in May 2021 and FtF IAM completed research in the last two locations in September 2021.

In the southwestern Uganda, the study was carried out in the districts of Kabale, Mitooma and Isingiro. FtF IAM selected Kabale because it is an urban district and represents the Kigezi region (Bakiga tribe), Mitooma because it is a rural farming district, and Isingiro because it is a rural farming district with a large refugee community. Both Mitooma and Isingiro represent the Banyankole tribe one of the biggest ethnic groups in south western Uganda.

In northern Uganda, the study was carried out in Lira and Nwoya districts. FtF IAM selected these districts because Lira is an urban district with the unique Lango tribe demographic characteristics, while Nwoya is a rural agricultural Acholi district with unique social characteristics in relation to agriculture.

In the Karamoja sub-region, FtF IAM carried out its research in Kotido and Kaabong, selecting Kotido because it is a fairly urban district with high aggregation of produce in the region and Kaabong, a highly agricultural rural district.

The study applied a light-touch version of MSA’s social norms diagnostic methodology. The methodology adopted a qualitative, semi-structured, participatory approach. For each area of study, interviewees were presented vignettes and group exercise to reflect on scenarios and share their perspectives. Over the course of the data collection, a total of 12 focus group discussions (FGDs) and 22 key informant interviews (KIIs) were carried out with both men and women across the three locations.

Sample frame

Target groups interviewed

The following stakeholders were interviewed over the course of the study:

Women farmers. Women involved in traditional farming activities who were able to reflect on women’s current role in agricultural markets and the barriers that they, and other women like them, are currently facing do adopt new roles and behaviors.

Women entrepreneurs. Women who have been able to adopt some of the roles/behaviors under the scope of this study. These entrepreneurs were able to share insights and reflect on how they have been able to take on these new roles, if and how social norms have constrained their adoption, and how they have been able to break norms.

Men farmers. A sample of men farmers were selected. Men shared their own personal reflections on women’s role in agricultural markets. Since men traditionally play the role of the key influencer or ‘gatekeeper’ for women’s ability to take on different roles in markets, their perspective on the influence of social norms, and expectations around women’s participation in markets, was invaluable.

Male entrepreneurs: Men entrepreneurs, agro-dealers and input agents were also interviewed in order to gain their perspective on women’s roles in trading and aggregation as well as their perspective on the influence of social norms.

Methods and sample overview

The research was administered via semi-structured interview questionnaires that explored in depth the prioritized social norms and identified research question. The research was delivered via **1:1 KII** or **FGDs** with six to seven participants. The format was selected depending on the type of stakeholder and what is most effective given their age and/or social status. Respondents were purposively sampled with the private partners and market actors in the FtF IAM ZOI. Other respondents were also selected through snowballing as guided by some of the respondents. The FGDs were homogenous within certain parameters (same sex, market actor, location) with a variation of age ranges.

Table 3: Demographic characteristics of the sample (KIIs)

KEY INFORMANT INTERVIEW			
Category	Attribute Value	#	%

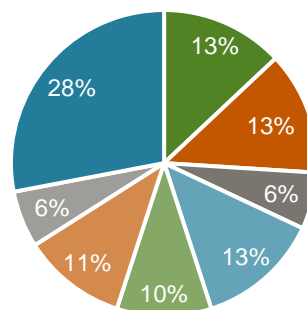
KEY INFORMANT INTERVIEW			
Gender	Male	10	45
	Female	12	55
Age	0-30	4	18
	31-40	10	45
	41-50	2	9
	51-60	2	9
	61+	4	18
Region	Karamoja	7	32
	Southwestern	8	36
	Northern	7	32
Total sampling		22	

Table 4: Demographic characteristics of the sample (FGDs)

FOCUS GROUP			
Category	Attribute Value	# Of FGD	Total # Participants
Gender	Male group	5	38
	Female group	7	55
Region	Karamoja	4	24
	Southwestern	4	38
	Northern	4	30
Total sampling		12	93

% of participants by age ranges used in different FGDs

- 20-60
- 30-60
- 30-40
- 28-70
- 23-50
- 21-80
- <30
- Not mentioned



Findings – Part A: Behavioral diagnostic

This section will present the behavioral diagnostic for the following three behaviors:

- **Behavior 1:** Women are traders and aggregators
- **Behavior 2:** Women access credit to grow their business
- **Behavior 3:** Women are seed agents

Findings show that the three behaviors studied are influenced by 8 interconnected social norms, as summarized in the table below.

Table 5: Identified social norms as influences on all three behaviors

SOCIAL NORM	BEHAVIOR INFLUENCED
Social norm 1: Women should be the primary caregivers / dedicate their time to childcare and the household	Behavior 1, 2 and 3
Social norm 2: To trade women should be submissive to their husbands.	Behavior 1
Social norm 3: Women who leave the house and trade/become agents are having affairs/not trustworthy/at risk	Behavior 1 and 3
Social norm 4: Women who are successful, have gained resources from other means e.g., black magic.	Behavior 1
Social norm 5: Women should dedicate their resources to the household.	Behavior 1
Social norm 6: Women should not take risks / loans	Behavior 2
Social norm 7: Women need support and approval from their partner/household	Behavior 2
Social norm 8: Women should not own assets	Behavior 2

For each behavior, this section of the report provides:

A short overview of the findings

A behavioral map (see box 2 below for a brief explanation on how to read the behavior maps), presenting a visual summary of how the women surveyed follow the behavior studied, and which drivers (including social norms) influence their behavior. The behavioral map is useful as it shows the linkages between the social norms identified and the behavior studied. The map also allows the reader to see when other factors (such as internal and structural) were noted during the study for playing a significant role in shaping the behavior.

Box 3: How to read the behavior maps

The behavior maps include the following:

The studied behavior sits at the top of the map

The factors that influence the studied behavior sit underneath, connected by arrows. These can include:

Other behaviors themselves

Three possible drivers of behavior (structural drivers, internal drivers, social norms)

A behavior can be influenced by multiple drivers and underlying behaviors

There can be instances where a driver is influenced by a social norm. For example, women's lack of capital to pay for transport (structural driver) can be caused by expectations that women have to dedicate all they earn to household consumption (social norms)

The map only displays the stronger findings from the study. Other weaker findings have been excluded from the final maps.

The behavior maps show the following elements:

Behaviors. Women's behaviors are displayed in **red boxes**. The behavior studied sits at the top of the map. Multiple other behaviors sit underneath the behavior studied to provide an overview of key practices that women undertake that have an influence on the behavior itself.

Social norms. Social norms are displayed in **blue boxes**. Social norms are one of three possible drivers of behavior (alongside structural drivers and internal drivers). Social norms in dark blue boxes are presented in more depth in the report. Social norms in light blue boxes are acknowledged in the map, but not presented in the report.

Structural drivers. Structural drivers are displayed in **green boxes**. Structural drivers are one of three possible drivers of behavior (alongside social norms and internal drivers).

Internal drivers. Internal drivers are displayed in **orange boxes**. Internal drivers are one of three possible drivers of behavior (alongside social norms and structural drivers).

A **narrative summary table by region**. For each behavior, table presents the following detail:

What women do: how women follow each behavior studied

What men and women think: men and women's personal beliefs on whether women should or should not follow the behavior

Social norms: how social norms shape the behavior. Each behavior may be influenced by multiple social norms.

The full findings, including quotes, are provided in **Annex I**.

Behavior I – Women are traders and aggregators

Behavior I studies how social norms impact women as traders and aggregators. This refers to women who set up a small business to buy, aggregate and sell produce. This can include collecting produce from other farmers and sell in bulk to a selection of buyers with whom they may or may not have an existing relationship.

Figure 1: Behavior I Map shows a graphical illustration of the primary factors that influence women's ability to become traders and aggregators. Key highlights are the following:

Women do not enter into high-value aggregation activities because they tend to trade and aggregate small amounts of produce or choose to trade lower value products and grains.

The research identified several social norms to be influencing these practices, such as:

Expectations that women should be submissive to their husbands (**social norm 2**) and expectations that women should be the primary caregiver (**social norm 1**). These social norms constrain women's ability to play a more leading and profitable role in agriculture.

Beliefs that if women were successful, they should not be trusted (**social norm 4**) play a significant role under this behavior. Women are often discouraged by their relatives, husbands and the community from assuming higher-value roles, as people will question how they have been successful and worry they have cheated on or disrespected their husband.

Women's inability to trade higher value products is constrained by access to capital. Even if women did have access to capital, there are social norms that prevent women from utilizing this capital for business purposes (see **social norm 5**).

Table 6: Behavior I Summary by Region provides a summary of the findings by region. Findings between the Northern and the Western regions are similar. In Karamoja, on the other hand, there is greater acceptance for women playing a higher-value role such as trading/aggregating, but there is a higher risk of violence and gender-based violence (GBV) that is often constraining women's involvement in agriculture. Other key insights that emerged from the research are the following:

All men and women across all three regions are supportive of women playing a role as traders or aggregators as this has the potential of bringing additional income to the family.

In the Northern and Southwestern regions, childcare responsibilities are one of the primary obstacles to women trading/aggregating (see **social norm 1**).

Seeking the husband's support is necessary for women to trade across all three regions (see **social norm 2**).

In southwestern Uganda people will question women who are successful in business and wonder the source of the money (see **social norm 3**). In Northern Uganda and Karamoja, women may be accused of black magic if successful, or their success may be seen as undermining a man's (see **social norm 4**).

Figure I: Behavior I Map

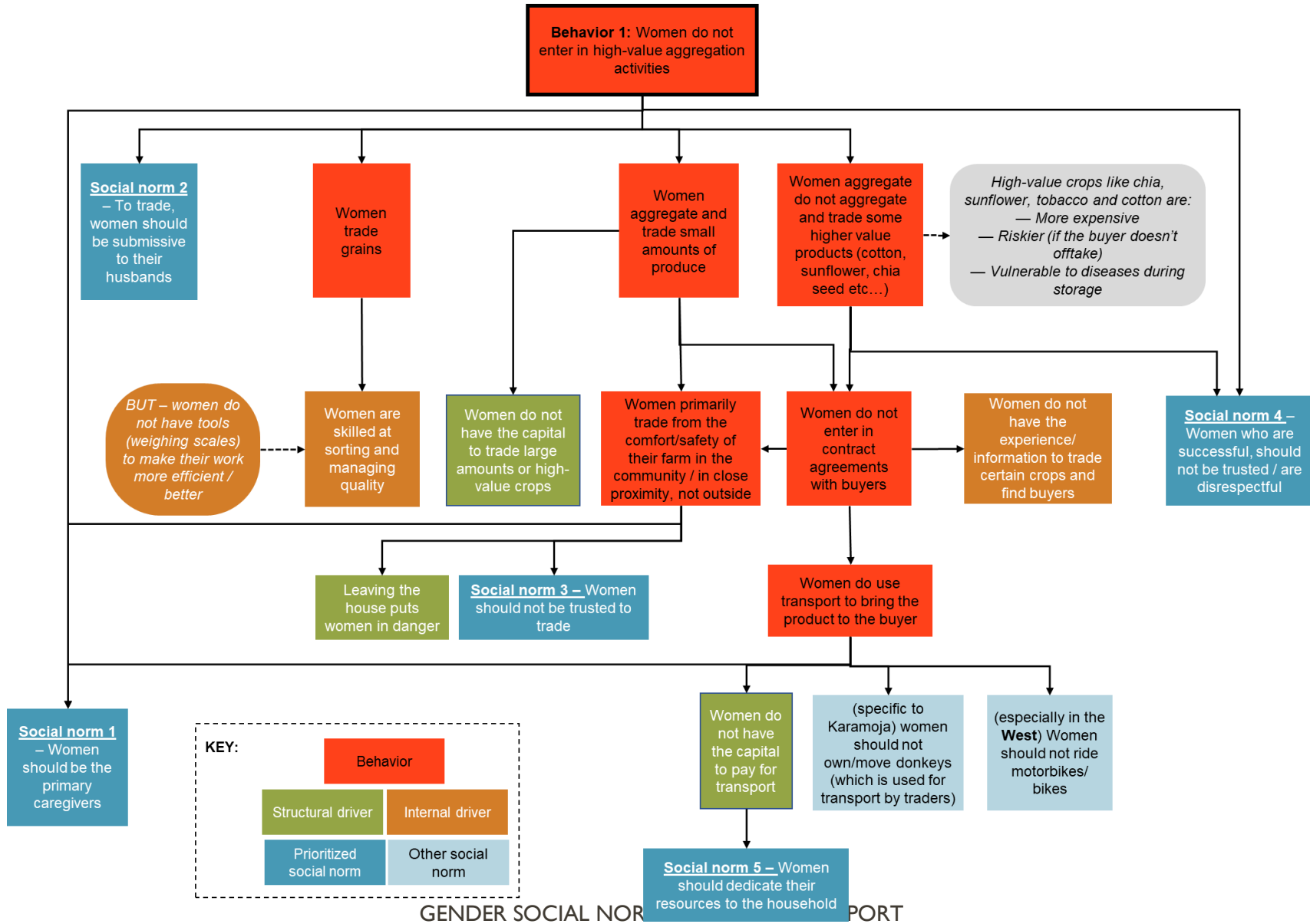


Table 6: Behavior I summary by region

	SOUTHWESTERN REGION	NORTHERN REGION	KARAMOJA
What women do	Women in the South Western region engage in aggregation and trade if they can access capital and land. Most women trade from their homes. Women trade in a range of commodities but are limited by available transport options. Women trade to support the household.	Women trade in sesame, rice, beans, groundnuts, soya, maize, cassava, sweet potatoes. Women trade close to home and their communities for a variety of reasons. Women traders tend to buy primarily from women close by or at farmers markets, whereas men buy from male and female suppliers regardless of their distance.	In Karamoja, women farm and trade produce (typically sorghum, beans, sesame, ground nuts, vegetables millet, maize and grains), whilst men trade in livestock and pursue cattle raiding. Women tend to operate on a small scale due to limited access to finance and resources, and for security issues. Women in Karamoja tend to have multiple income streams; women will tend to farm, aggregate, and set up their own businesses such as restaurants.
What men think	The majority of male and female interviewees believe that women should become traders or aggregators if they have access to capital and storage space. An overwhelming majority of both men and women interviewed stated that women traders are an inspiration and an example and/or mentor for those in the community.	All the men who were interviewed believe that women should trade.	All of the men believe that women should trade.
What women think		All of the women interviewed believe that women should trade, as trading provides an additional and diversified income stream all year round for the women's family and relatives.	All of the women interviewed believe women should trade and that trading is beneficial to the family in numerous ways as it can provide an additional income, support girls to go to school and in some cases prevent men from raiding cattle, which can be fatal.
Social norm 1 – women should be the primary caregivers	The majority of men and women believe that women should trade; however, her primary responsibility is to take care of the household and childcare. There is evidence of a broadening of women's roles and attitudes, particularly in households where trading is common. Men approve of women trading, if the women's revenue increases family income.	The majority of men and women interviewed believe that women should only trade if they can also manage their household responsibilities. Large traders (from the capital/other towns) do not sign contracts with women because they operate on a small scale, and because of the childcare responsibilities.	This norm does not apply as strongly in Karamoja, as because of polygamy, there will be always other women available to look after the children.
Social norm 2 – to trade, women should be submissive	The majority of women interviewed stated that women must defer to her husband and have their husbands' approval and/or permission to trade.	Women traders need to gain permission/approval from their spouses and be submissive.	The majority of the interviewees in this region stated that, for a woman to trade, she needs to get support from her husband and family.

to their husbands	Women can become traders if they have support from their husbands and relatives; and if they follow expected gendered norms related to “what is good wife.”		
Social norm 3 – Women should not be trusted to trade	The majority of the men interviewed worry that women who trade may become prostitutes or will have extra-marital affairs. Around half of the women interviewed felt that they have to be trustworthy, reliable and not divert their income outside of the household to be allowed to trade. Once in work, however, women are seen as trustworthy by their male clients.	Norm not seen as playing a significant role in this region on this behavior.	Violence towards women is common in this region as a result of them trading.
Social norm 4 – Women who are successful cannot be trusted / are disrespectful	Norm not seen as playing a significant role in this region on this behavior.		Women who are successful may be accused of black magic. Men are undermined by women who succeed in business. Several interviewees stated that successful woman may disrespect their husbands, and this leads to conflict.
Social norm 5 – Women should dedicate their resources to the household	Norm not seen as playing a significant role in this region on this behavior.	Norm not seen as playing a significant role in this region on this behavior.	Women can trade as long as she gives her money to her husband and shares with her co-wife

Behavior 2: Women access credit to grow their business

Behavior 2 studies how social norms impact women’s ability to access formal credit to grow their agricultural enterprise.

Figure 2: Behavior 2 map show a graphical illustration of the primary factors that influence women’s ability to access credit to grow their business (for an explanation on how to read the map, see box 2). Key highlights are the following:

- There are a series of structural and internal drivers preventing women’s ability to access credit, such as access to banks and women’s own understanding of how loan products work
- Women rarely have the resources to grow their business, in part because of social norms pushing them to invest their resources in household expenditure (see **social norm 5**)
- Expectations that women should not take risks (see **social norm 6**) play a significant role in influencing their ability to access loans. There is greater acceptance of men taking risks than women, and the unpredictability of farming weighs more heavily on women
- Women’s lack of collateral compounds the perception of risk. Women rarely own assets because of social norms (see **social norm 8**), and when they do, it is rarely accepted that it be used as collateral for borrowing

Table 7: Summary of social norms for behavior 2 by region provides a summary of the findings by region. Key highlights are the following:

Women’s access to loans is distinct across the three regions. Women are more reliant on informal borrowing in the southwestern Uganda, better linked with banks and saving groups in the northern region, and rely on a network of Village Savings and Loan Associations (VSLAs) and microfinance institutions (MFIs) in Karamoja

Both men and women interviewed in all three regions support the idea of women taking loans.

The stigma of failure and the perception that women who take loans are overly risky and “reckless” are strong across all three regions. This often pushes women to not publicly disclose they have borrowed, because of the judgment they may meet.

Spousal approval is extremely important before women can take a loan. Men, on the other hand, do not require spousal approval when taking loans. Women who apply for a loan without involving their husband in the decision can be victims of GBV, especially in Karamoja.

Women’s asset ownership was not viewed as a barrier in the Southwestern region. In Karamoja, women have limited ownership of assets as their ability to own assets is strongly influenced by norms. In northern Uganda, when women have assets, the spouse will often prevent their use as collateral.

Figure 2: Behavior 2 Map

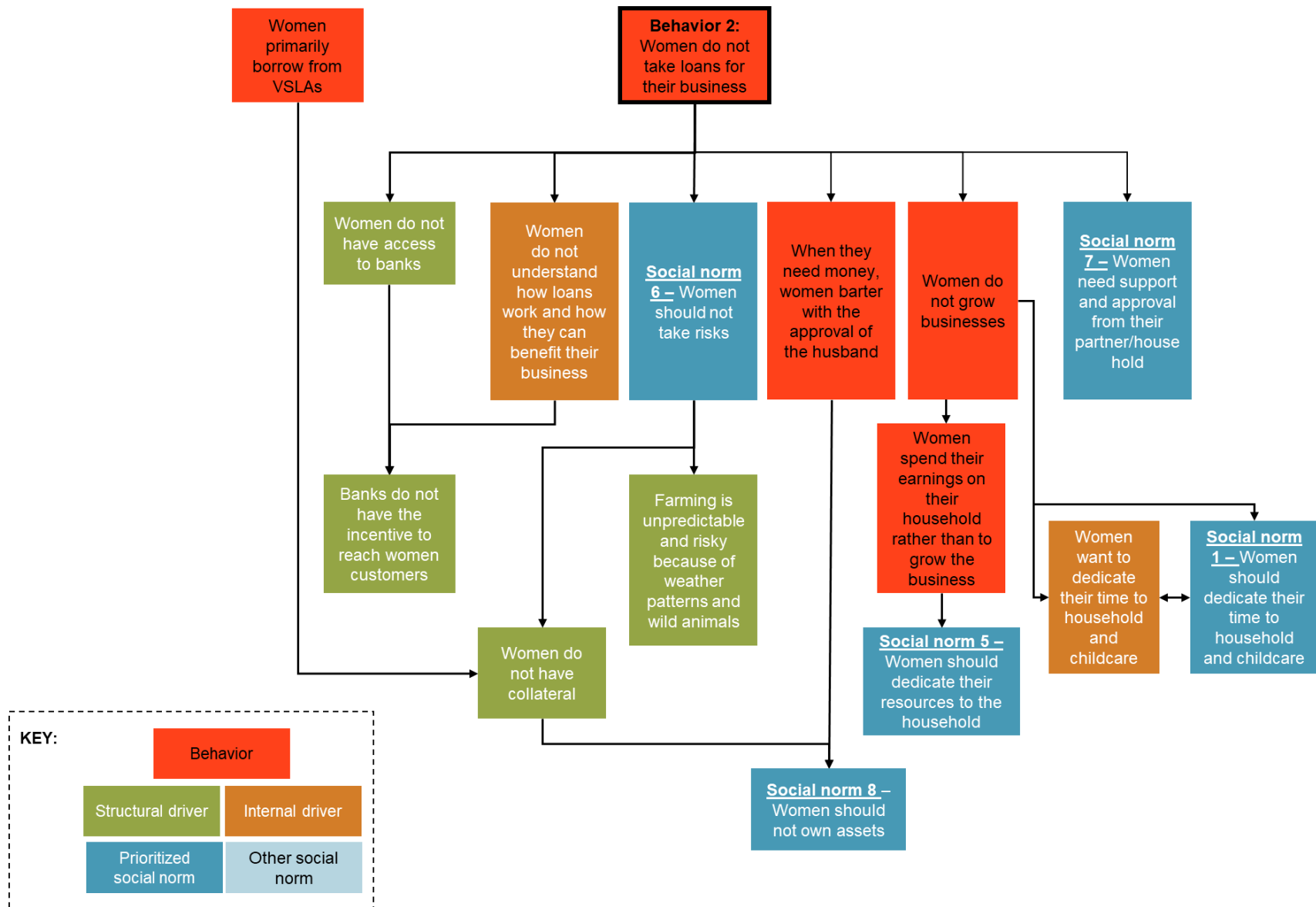


Table 7: Summary of social norms for behavior 2 by region

	SOUTHWESTERN REGION	NORTHERN REGION	KARAMOJA
Women's behavior	<p>Women take out loans via a collective function (e.g., VSLA) to finance farming, household needs and to start-up businesses.</p> <p>Women in the refugee camp do not have access to loans.</p>	<p>Women take out loans via banks and groups. Their use of loans in agriculture is widespread. Women traders use loans to trade large scale across districts.</p>	<p>Women mainly take out loans from VSLA's but also from MFIs. They take out loans for farming and trading. They also take out loans to cover household expenses.</p>
What men think	<p>The majority of men interviewed stated that they believe a women should be able to access a loan to start a business or for seasonal agricultural needs (e.g., planting or trading).</p>	<p>All of the men interviewed believe that women should take out loans to grow their business.</p> <p>The majority of respondents believe that women should take out loans but that they should do it progressively.</p>	<p>All the respondents believe that women should be able to access a loan, either to expand on their business or start a new business, such as iron rich beans, which are new to the area.</p>
What women think	<p>The majority of the women interviewed stated that they believed that a women should be able to get access a loan if the women invest the money in a business or assets (e.g., animals) instead of using the money for household needs.</p>	<p>Overall, over two thirds of the respondents believe that loans, if taken out at the appropriate time and in small amounts, can teach women about business and offer an opportunity to grow.</p> <p>Both men and women believe that loans lead to loss of property and prison.</p>	<p>All of the women interviewees believe that women should be able to take out a loan to cover business expenses and/or to grow her business.</p>
Social norm 6 – Women should not take risks	<p>Women should not take risks, and those who do take out loans are judged by the community for being reckless.</p>	<p>Women who should not take out loans, and those that do, are seen as overly risky.</p> <p>There is a perception that women have less financial knowledge than men, and that women are less capable and should not take any risks in terms of taking out a loan.</p> <p>Loans are seen as negative, destructive, leading to loss of property, prison, and even death.</p>	<p>Women should not take risks. Those that do should be private about their loans, and only let their closer family know.</p>

<p>Social norm 7 – Women need support and approval from their partner/ household</p>	<p>Women should seek approval from their husbands to get loans but will only be supported by their husbands if they are ‘hardworking’.</p>	<p>In order to get a loan, women should be supported by the husband/family. Spousal approval and decision making is different for men. Women should not be secretive about their loans, whereas men can be.</p>	<p>Women need approval from their spouse/family. If she does not have this, there is a risk of GBV.</p>
<p>Social norm 8 – Women should not own assets</p>	<p>Norm not seen as playing a significant role in this region under this behavior.</p>	<p>When women do have assets, their husbands do not allow them to sell their assets, in case they default. The same norm however does not apply to men</p>	<p>Norm not seen as playing a significant role in this region under this behavior.</p>

Behavior 3: Women are seed agents

Behavior 3 studies how social norms impact women's ability to work as seed agents. This refers to women either operating as agro-dealers for larger agribusinesses or aggregating and selling seed produced locally.

Figure 3 Behavior 3 map show a graphical illustration of the primary factors that influence women's ability to become seed agents. Key highlights are the following:

Women interviewed reported that they rarely have the time to starting or growing businesses (such as selling seed) because of household and childcare responsibilities (see **social norm 1**). Additionally, women who are unable to tend to their household and childcare responsibilities in order to run their own business are seen as neglectful by their family and community.

Starting up or growing a seed business requires investing some resources into the enterprise. Social norms often push women to dedicate all they earn to household expenditures (see **social norm 5**)

Running a seed business requires leaving the house to sell, as well as to participate to recruitment or training events. Social norms often constrain women's ability to do so (see **social norm 3**)

The research, however, showed that women who work as seed agents are seen positively and can sometimes be preferred to men. **Figure 4: Behavior 3 positive influences** displays some of the findings that emerged from the research.

Women are known for supplying high quality products and providing good after-sale support. This enables them to build strong relationships and trust with their customers.

Women are known for being good communicators. This enables them to build strong rapport with their buyers, which enables them to build trust and commercial relationships.

Women work and collaborate with strong networks of female farmers that also operate as reliable suppliers and buyers of their produce.

Table 6: Behavior 3 summary by region summarizes findings by region. Key highlights include:

In the southwestern region, there is limited awareness of women working as seed agents, likely because few female seed agents exist across the region. In Karamoja, women seed agents are much more common as there is a variety of programs funded by non-governmental organizations (NGOs) supporting women seed agents.

Both men and women generally support women working as seed agents across all three regions. This can be seen as an opportunity to improve access to quality seed for the community as women are seen as trustworthy and having good social networks. Women are particularly hesitant, however, in the Southwestern region.

Across all three regions, most respondents agree that working as seed agents should not come at the cost of childcare responsibilities. Both men and women believe that women should work only after young children do not need constant care or after household duties have been taken care of.

In the Northern region and Karamoja, social norms affecting women's mobility limit women's ability to work as seed agents. Women who leave the house are seen as untrustworthy. This was not noted as strongly in the Southwestern region.

Figure 3: Behavior 3 Map

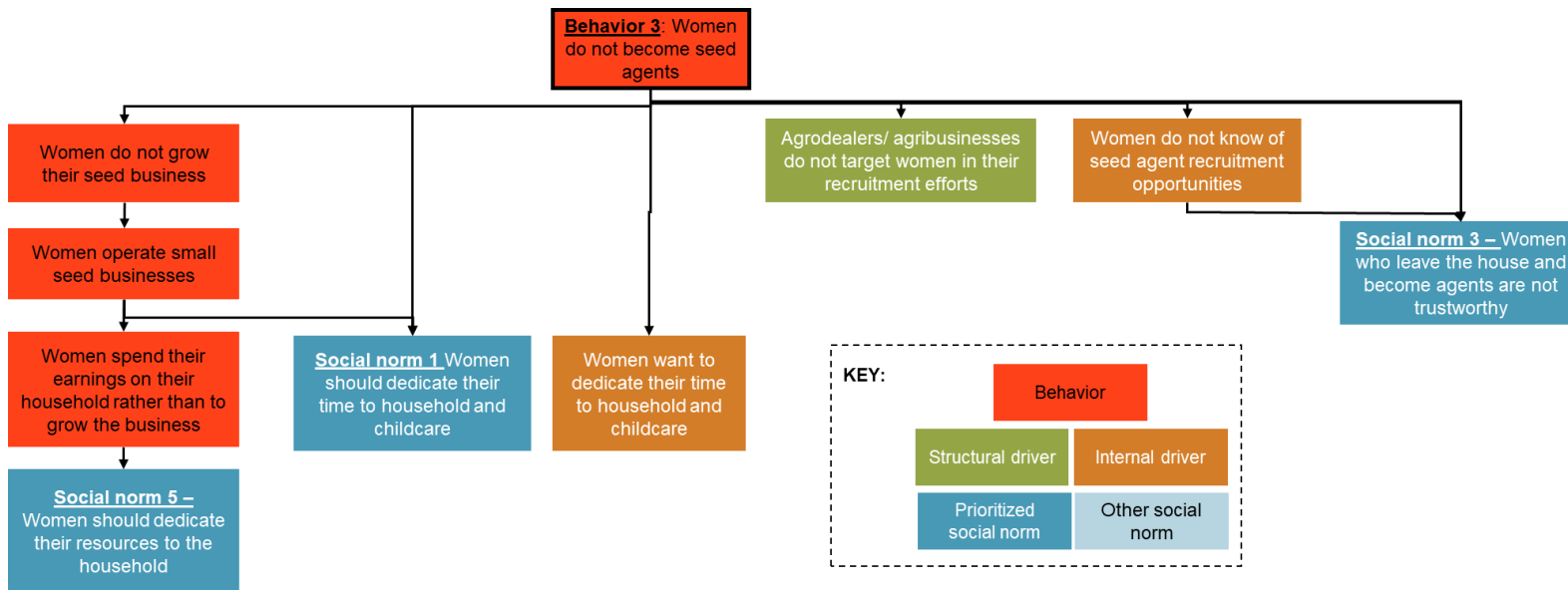


Figure 4: Behavior 3 – positive influences

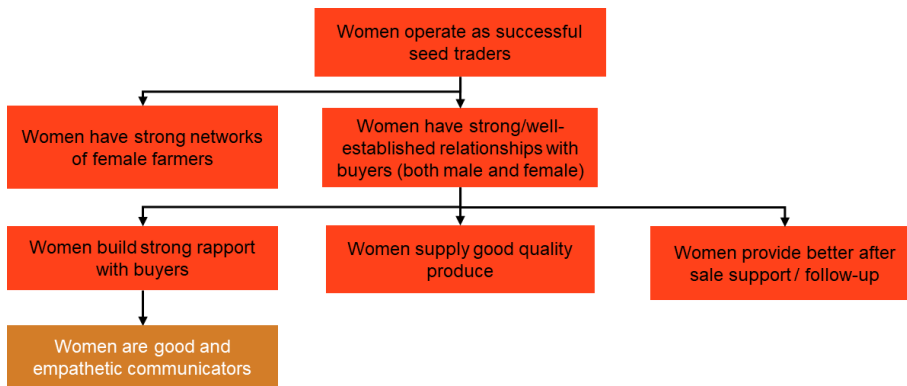


Table 8: Summary of social norms for behavior 3 across all regions

	SOUTHWESTERN REGION	NORTHERN REGION	KARAMOJA
Women's behavior	There are few known seed agents in this region. In the refugee camp there are none.	Very few of the interviewees know women who work as seeds agents. Women are unlikely to choose to become seed agents due to mobility issues, lack of capital and perceived lack of profitability.	Women sell seeds and work as input agents. They manage shops in the community which have been funded by NGO's.
What men think	The majority of men interviewees believe that becoming a seed agent is an opportunity for the women and for the community to access seeds.	The women as seed agents are viewed positively (e.g., they provide good customer care and information). The majority of the men believe that women should become seed agents.	The men believe that women seed agents are good at their job.
What women think	Women in the South Western region believe that women should not become seed agents because of their household responsibilities and the challenges of moving around hilly terrain. Several other female interviewees said that if women should trade, then they should do it from their home.	All of the women interviewed believe that women should become seed agents because they have the knowledge and social network to make this a success.	All of the women believe that working as a seed agent is a positive economic opportunity, as it allows women to diversify their income and bring quality seeds to the community. The women also believe that the seeds that they could source, would be more reputable than the government seeds currently circulating.
Social norm 1 – Women should be the primary caregivers	Most participants mentioned that women must take care of their children primarily. Women can become seed agents if they do not	Women's primary responsibility is childcare and the household. Women can become seed agents ONLY	Women's primary responsibility is childcare and the household duties. If a woman works as a seed agent, and is

	have any young children at home to look after or if they arrange for alternative care.	after/once their household duties have been taken care of.	perceived to be neglecting her household duties, she is at risk of GBV.
Social norm 3 – Women who leave the house and become agents are not trustworthy	Norm not seen as playing a significant role in this region under this behavior.	The majority of the respondents believe that women with money (from selling seeds) will likely disrespect her husband by having an affair and/or become disposed to GBV.	Several interviewees said that women who leave the household are likely to become prostitutes, be at risk of rape, assault or can be stolen as someone's bride.

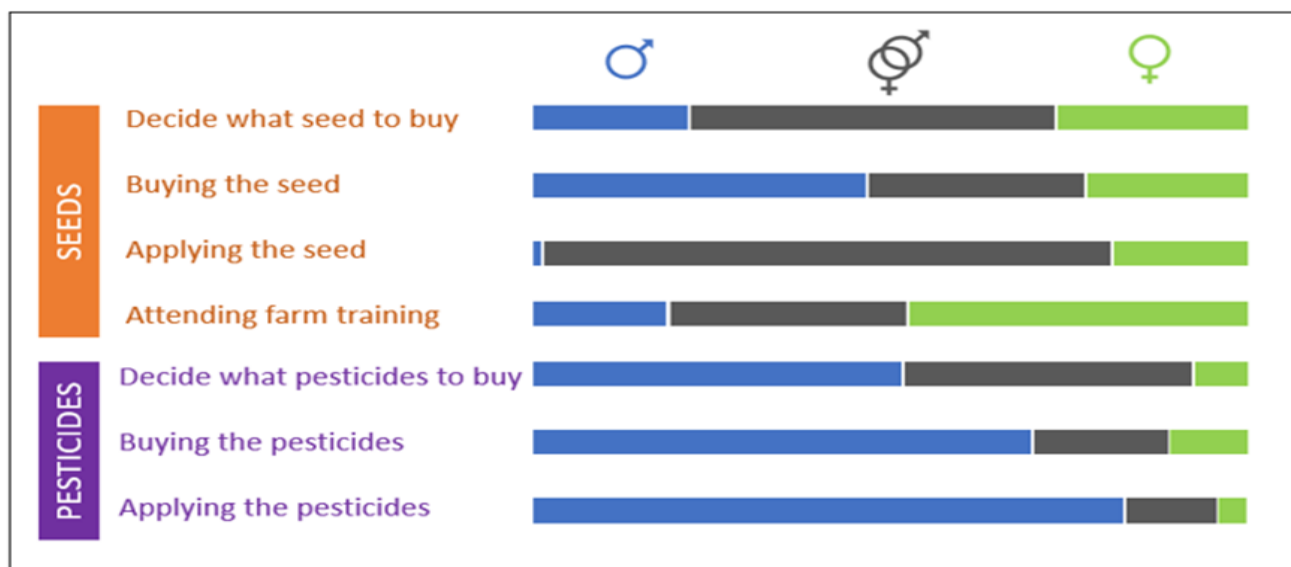
Findings – Part B: Women’s access to inputs and information

Behavior 4: Women’s access to and use of inputs

This section looks at the study participants’ views on who is responsible for the tasks related to access and use of inputs, outlined below in **Figure 55 Summary of responses on behavior 4, Women’s access to and use of inputs.**

Figure 5 summarizes which tasks the respondents reported that are generally performed by a man, woman or jointly. The greatest difference between men and women is around access to and use of pesticides. According to the research, women have little involvement in pesticides, as access to chemicals is believed to be related to poisoning or suicide. This is detailed below in other findings at the end of this section.

Figure 5: Summary of responses on behavior 4, Women’s access to and use of inputs



There is a gendered division of labor. According to the answers, the biggest differences are that men do heavier work than women and are responsible for raising livestock. Men also engage in work that involves greater travel, transportation of products, application of chemical products (with pesticides), negotiation and selling. In contrast, women work locally and engage in activities such as preparing land, planting, harvesting, separating seeds, carrying out quality control, storage and, in some cases, taking part in training courses and farmers’ association meetings.

The majority of respondents believe that women are weaker than men, which determines the type of work they should or should not do. According to respondents’ answers, there is a social/cultural idea that women are physically weaker than men. Women are seen as too delicate for certain agricultural jobs that require physical strength while men are seen as stronger and more energetic. For example, women are viewed as not having as much strength as men to dig or spray crops with the proper equipment (such as the heavy spray pump) across as many hectares of land.

Pregnant women also face certain restrictions as they cannot carry heavy loads or come into contact with chemicals. Several interviewees mentioned the risk that women can potentially become infertile after close contact with agricultural chemicals. One respondent mentioned the lack of special protective clothing and equipment available for women to use in crop spraying, with unmarried women often hiring men to spray pesticides on their crops.

Men are confident, women fear but also there are misconceptions around women applying pesticides. The commonest is women will become infertile if they spray chemicals.

— Male agrodealer, Kotido, 20-40 years old

Women's responsibility to undertake care work prevents them from transporting goods or providing mobile services. Tasks which require moving from one place to another are typically done by men, as women do not have easy access to transport and are responsible for childcare and the household. As one female interviewee stated: "Men have the luxury of mobility". Furthermore, women would prefer to not sell inputs because they experience violence by transport providers and at the border. However, there are some exceptions to the norm.

Despite the household responsibilities, they are able to identify someone to buy for them and they pay their transportation charges.

— Male farmer, Koboong, 30-40 years old

Some decisions and work are undertaken as a family. Several respondents reported instances of tasks that men and women carry out together as a couple. This is in addition to decisions about production that are taken collectively within the family throughout the agricultural year. One participant explained: "It is both, because they plan together and agree on how to manage the season profitably as a couple. So, they agree together on the crops for the season".² Other jobs are outsourced to paid laborers.

Other findings from this behavior

Access to chemicals can lead to poisoning and suicide. Respondents mentioned that normally women do not work with chemical spraying because poisoning and suicide with the chemicals can occur if a woman is unhappy with her marriage or life. According to some interviewees in the North and in Karamoja, it is widely believed that women may use chemicals to kill children, husbands and co-wives in moments of anguish and jealousy. As a result, many establishments/stores of agricultural products refuse to sell this type of product to women.

² Male farmer, Koboong, 30-40 years old

Social norms, and the perceived dangers that women face when leaving the home, restrict women’s ability to purchase inputs. The norms around women’s role as the primary caregiver limit women’s mobility and roles. If women leave their homes to trade to go to buy seeds, for example, they may suffer violence and rape. Women interviewed have also commented of the risks they may face when traveling alone from one place to another. Additionally, the context of domestic violence experienced at home may lead women with access to agricultural chemicals to consider using them to commit poisoning or suicide.

Behavior 5: Women’s use of information sources

This section looks at how the women interviewed access information sources, with what frequency and what their trust levels are for each one of them.

According to the main findings, respondents regularly use radio, farmers groups, places of worship (this is mainly for notifications of trainings etc.), male and female extension workers, other women (reported only by women) and other sources of information, such as television and agro-dealers. Radio and farmers groups overall came up as the top means of communication. Farmers groups were rated highly by men and women, and particularly women, as it gave them opportunities to participate through trainings, VSLA groups etc. Participants noted how farmers groups stopped meeting throughout the COVID-19 pandemic and this impacted their access to information. Respondents have reported to “fully trust” these information sources.

Both use and trust of information sources show regional differences. For example, some interviewees in Isingiro, South Western region, mentioned that men have greater access to the radio than the women. In all regions, women generally listen to the radio in the evening or when they have free time. Women also report being frequently unaware of when radio shows happen. Some regions do not have the presence of agents to provide information. Although respondents more often use female Extension Workers than male Extension Workers to access formation, they have a higher level of trust in male Extension Workers than female Extension Workers. Female extension workers are trusted as they are “detailed narrators who share easily, and they are also great at after sales services and information on farming” (Female aggregator, Kil, Kabooong, Karamoja) Respondents also mentioned that weekly markets in many places closed due to COVID-19, cited especially by those who only sometimes use the weekly market as an information source.

Both men and women access and trust the same sources of information, showing that there was no significant discrepancy in responses based on gender.

The main “Other” sources mentioned were television, agro-dealers and other farmer demonstration. Several other sources were cited, including:

- Television
- Farmer to farmer
- Agro-dealers
- Burial grounds announcements are made
- Newspapers
- Car with loudspeakers
- Local leaders
- Cereal banking women groups
- Village Health Teams (VHTs)

- The community
- CSOs go to the community and train them e.g., mercy corps, USAID/Integrated Community Agriculture and Nutrition Activity (USAID/ICAN).
- Private partners
- District producer committees
- Indigenous local parliament

There are regional differences in how women and men access information and what sources they trust. In the South Western region, the main sources of trusted information is radio and via extension workers, this is only region where television was mentioned. In the North, there is a wider range of trusted sources: radio, places of worship, female agents and farmer groups. In Karamoja, the main sources of trusted information are radio, sources of worship and farmers group. For example, in Karamoja, several participants said that they believe the agricultural information they receive because it is relayed in a private setting and “nobody lies in the house of god” (Female farmers FGD, 30-60 years old, Kaabong, Karamoja)

The table below provides a detailed overview of the findings from the KIIs and FGDs on what channels of information do men and women listen to, and to what degree they trust this source of information. The traffic light system has been used to code the responses from high usage and trust (**green**), medium usage and trust (**amber**) and low usage and distrust (**red**).

Table 9: Summary of responses to women’s use andT trust of information sources

ROLE	FREQUENCY OF USAGE ³	TRUST ⁴
From radio	Both men and women rely on the radio for information. Many women do not own radios but most of their mobile phones have radios, so they use them to listen to important farmer programs. It should be noted that majority of the women do not however know when the programs happen on radio as they are usually busy with their childcare duties. The men on the other hand are well aware of the programs.	Information from the agricultural radio programs
Social media / WhatsApp / FB	None of the respondents interviewed has used social media as an avenue for accessing information	None of the respondents trust this as a source as they do not have to smart phones and the digital literacy on how to use these platforms.
Other digital platforms (specify which by location)	There were rare cases of digital platforms used. Only one respondent from the refugee settlement shared that he has accessed information from the digital platform	Both men and women do not have access to these platforms
Weekly market (who would they trust at the weekly market?)	This is not a common occurrence across all the respondents	They are not sure this is a good source because it is not common for all the districts
Farmers groups	Both men and women rely on the information from the farmer groups. This usually the platform where trainings on good agronomic practices happen	Highly trusted source for both men and women
Places of worship	Quite often they both use this source. One of the respondents mentioned that at his church there are demonstration gardens where the church members are trained	A trusted source lfor both men and women although they mention that more women trust this source because more women go to church than the men
Extension workers – male	Both men and women rely on extension workers for information although following covid – 19 pandemic not many extension workers have visited.	Highly trusted by both

³ Green: >50% of respondents, Amber: 31-49% of respondents, Red: <30% of respondents

⁴ Green: >50% of respondents access regularly, Amber: 31-49% of respondents access regularly, Red: <30% of respondents access regularly

Extension worker – female	Both men and women rely on extension workers for information although following covid – 19 pandemics, not many extension workers visit	They trust the information from the female extension workers
Agent – male	Information from the agents is trusted	Trusted
Agent – female	Information from the agents is trusted	Highly trusted source
Other women [only for women]	Farmers find each other a good source of information.	Highly trusted source. Some mentioned that they visit each other’s farms to learn from the good agronomic practices

The charts below provide a detailed overview of the findings, including the trust that respondents have towards information sources (figure 6) and the frequency with which the various information sources are accessed (figure 7).

Figure 6: Percentage of respondents who fully trust the information resources

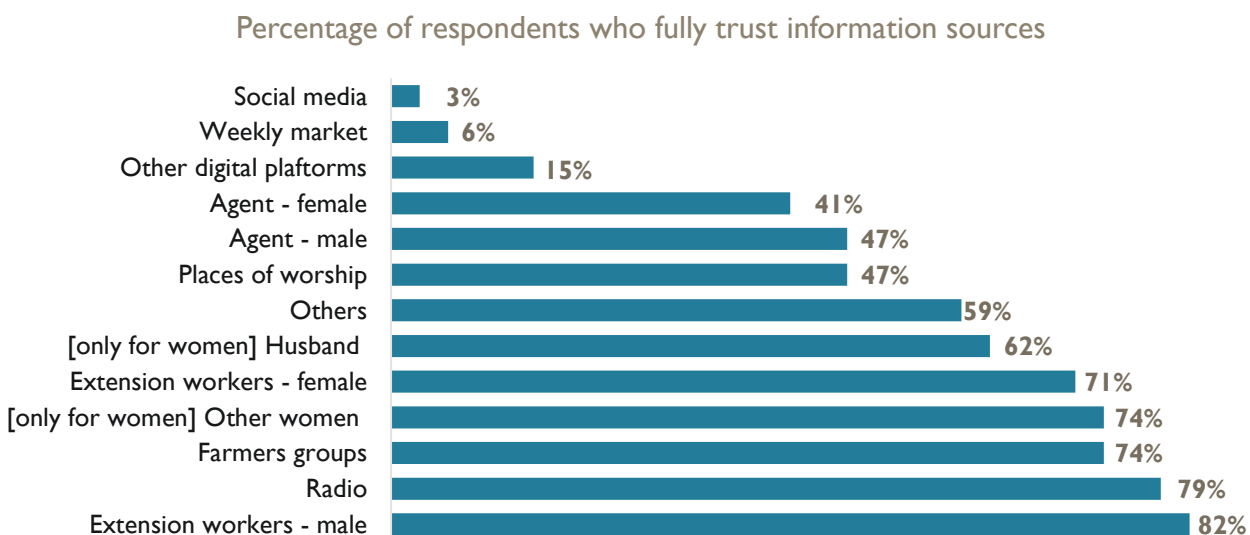
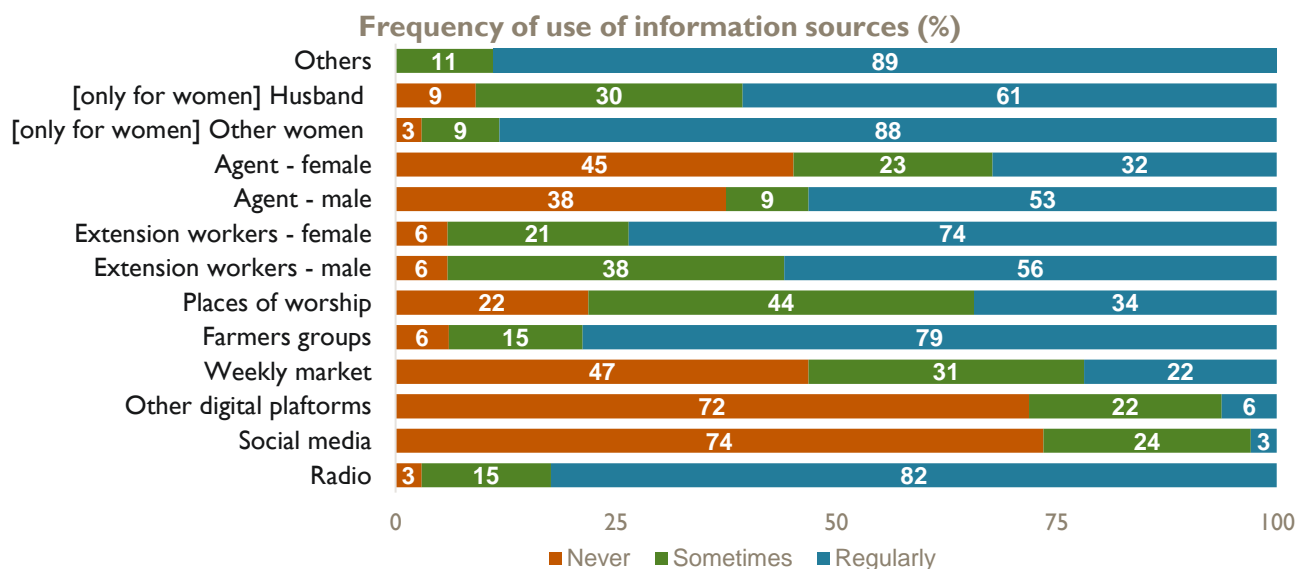


Figure 7: Frequency of information sources (%)



Behavior-change recommendations

This section provides a series of recommendations to promote behavior change for behaviors 1, 2 and 3. The findings from behaviors 4 and 5 will be to strengthen some of the recommendations provided (for example, recommending which information source to use to promote awareness).

There are three recommendations per behavior after the long-list of recommendations was screened for feasibility and impact (for the full list of recommendations, please refer to annex 2). Feasibility and impact are defined in the following way:

Feasibility refers to IAM’s ability to successfully implement the recommendation. This is dependent on IAM’s scope, and the openness of the group the intervention targets (whether they’re women, men or other stakeholders) to shift their behavior, perceptions or beliefs as indicated by the recommendation

Impact refers to the effect that the recommendation may have on women’s ultimate behavior (e.g. women operating as traders, women accessing financial services, women becoming seed agents etc.)

Behavior change intervention – recommended communication channels

Behavior change communication interventions should consider leveraging the following channels of information that have been deemed to be the most used and most trusted by the men and women interviewed during the study.

Radio. Both men and women regularly listen to the radio and trust the information they learn from radio programs

Farmer groups. Both men and women regularly rely on farmer groups for information on agronomic practices and have a high level of trust towards them.

Extension workers (both male and female). Although reliance on extension workers slightly decreased during the pandemic, they generally rely on them as a trusted source of information.

Male agents. Both women and men rely on male agents and have great trust in the information they receive from them

Female agents. Although both men and women do rely on female agents as frequently as they rely on male agents (likely because of the small number of female agents operating), they do trust the information they would receive from them

Women networks. Female farmers rely on each other for information. Networks of female farmers are strong as women visit each other's farms and share lessons learned.

Recommendations: Behavior I – Women are traders and aggregators

Recommendation 1.1 – Amplifying the acceptance for women as traders

Communication campaigns should build on the current acceptance among communities that women should trade and the role that women should play as traders. This could be done by either showcasing examples of women that have successfully made it as traders/aggregators. For example, behavior-change communication campaigns could target communities on women and men's roles using a 4 "R" approach: recognise work, reduce unpaid work (labour saving devices), redistribute within the family and community, and represent (women are represented in decision making boards).

Region of focus: northern and southwestern regions

Target group: Campaigns could target two potential groups

Target group #1: household members. This includes all members of the household. Specific focus should be paid to husbands/fathers who are the major influencers.

Target group #2: community-level information. This is especially important for female-headed households whose influencers may not live with them and are subject to more judgment by the community.

Justification for recommendation:

Key behavioral insight supporting the recommendation: The study found that the majority of people believe that women should trade, especially if it increases the family income.

Feasibility of intervention - High

People are already indicating that they are comfortable with women starting a business (such as trading, selling seed etc.). Strengthening this belief further is highly feasible.

Impact – High

If these social norms are further relaxed through a sensitization campaign, it could have a significant effect on women's willingness and ability to become traders.

There are, however, other social norms that impact women's ability to become traders, such as social norms 1, 2, 3 and 4. In particular, the sanctions that women would be subject to in case of failure, or in case they neglect some of their household responsibilities because of work, can be particularly severe. If possible, intervention should be run alongside intervention **X.1 – Expose the harm and hidden costs of GBV**.

Recommendation 1.2 – Making the business case for the private sector

Interventions should further increase the perception among input companies and traders that women add value in different ways than men, even if they may not be able to work full-time. Pilot contracts via cooperatives/VSLA and share examples with others

Region of focus: Mainly Northern region

Target group: Input companies and large traders / large agrodealers / offtakers

Justification for recommendation:

Key behavioral insight supporting the recommendation: The study found that:

Input companies like trading with women as they are seen as more trustworthy with cash advances and delivering work.

Input companies tend to avoid trading with women as they feel they have too many household responsibilities to manage

There is consensus that women are better than men at quality control

Feasibility of intervention – High

There is an openness of companies to work with women, and their work is seen widely as high quality. This shows that there is openness for behavior change.

Impact – Medium

Women will benefit from stronger relationships with companies. Households and communities are also likely to increase their acceptance of women working, as they bring more income to their families. However, there are strong social norms around women in work (see social norm 1, 2, 3, 4) that are likely to create further obstacles to businesses hiring and retaining women successfully. This intervention should therefore be run alongside other interventions that target these norms more directly at the community level, such as intervention 1.1.

Recommendation 1.3 – Erase perceptions that women in business are “immoral”

Behavior change communication campaigns should work to erase/challenge the misconception among families that women who trade are synonymous with extra-marital affairs and/or prostitution.

Campaigns could promote case studies and role models of examples of families where the woman works, leading to the success of the family.

Region of focus: All regions, but especially in Karamoja

Target group: Campaigns could target two potential groups

Target group #1: household members. This includes all members of the household. Specific focus should be paid to husbands/fathers who are the major influencers.

Target group #2: community-level information. This is especially important for female-headed households whose influencers may not live with them and are subject to more judgment by the community.

Justification for recommendation:

Key behavioral insight supporting the recommendation: The study found that:

If women operate as traders, people worry that they will engage in prostitution and extra-marital affairs.

Feasibility of intervention – Medium

Trust issues related to mobility are hard to shift, and sanctions, especially at the community level, are fairly severe. This indicates that the feasibility of intervening at this level can be challenging, especially in more conservative settings.

Impact – High

Social norms around mobility can be a big hurdle to women working outside of the house in higher value roles. If these are shifted, it could have a significant impact on women's ability to operate as traders.

Recommendations: Behavior 2 – Access to credit

Recommendation 2.1 – Expose the misconception that women borrow

Behavior change communication campaigns should expose the misconception that few women take loans and increase awareness among households, communities and women’s networks of the number of women who actually take loans. Campaigns could also challenge some of the misconceptions around women risk levels and increase awareness of women’s high loan repayment rate and low risk levels.

Region of focus: northern and southwestern regions

Target group: Campaigns could target three potential groups

Target group #1: household members. This includes all members of the household. Specific focus should be paid to husbands/fathers who are the major influencers.

Target group #2: community-level information. This is especially important for female-headed households whose influencers may not live with them and are subject to more judgment by the community.

Target group #3: Women

Justification for recommendation:

Key behavioral insight supporting the recommendation: The study found that:

There is little awareness that women take loans, as women don’t let others know that they do out of fear of being seen as reckless

Most interviewees, including men and women, agree that it is OK for women to take loans to grow their business.

Most interviewees, including men and women, worry that women are unable to repay loans, and are particularly concerned of the impact that this could have on their families.

Feasibility of intervention: High

People are open to the idea of women taking loans. More publicly available information on the extent to which women borrow may further relax their attitudes towards women borrowing.

Impact – Medium

Because women are judged for taking loans, they rarely disclose it to others, including other women. This occurs even in communities where loans among women are more widespread, further perpetuating norms. The success of this intervention rests on the assumption that if there was more awareness that women successfully apply for loans to run their business, then there would be less judgment and more support among households and communities for women taking loans.

Recommendation 2.2 – Address financial service provider bias

Work with financial institutions to change loan approval requirements and train relationship officers on gender bias.

Region of focus: All regions

Target group: Financial institutions

Justification for recommendation:

Key behavioral insight supporting the recommendation: The study found that:

Many financial institutions request for spousal approval when women apply for loans

Feasibility of intervention: **Medium**

The feasibility of this intervention has not been tested with financial institutions, so has been marked as Medium.

Impact – High

Social norms are often reinforced by the attitudes of institutions. Creating a more conducive business environment and removing some of the barriers that women face to borrow may help relax broader norms.

Recommendations: Behavior 3 – Women as seed agents

Recommendation 3.1 – Amplifying the acceptance for women as seed agents

Similar to recommendation 1.1, behavior change communication campaigns should further strengthen communities' acceptance that women can start and grow their business, such as working as seed agents. This could be done by showcasing examples of women that have successfully made it as seed agents or showing the value of this role.

Region of focus: Northern Region and Karamoja

Target group: Campaigns could target two potential groups

Target group #1: household members. This includes all members of the household. Specific focus should be paid to husbands/fathers who are the major influencers.

Target group #2: community-level information. This is especially important for female-headed households whose influencers may not live with them and are subject to more judgment by the community.

Justification for recommendation:

Key behavioral insight supporting the recommendation: The study found that:

Both men and women strongly believe that women can be seed agents.

People are already indicating that they are comfortable with women starting a business (such as trading, selling seed etc.). Strengthening this belief further is highly feasible.

Feasibility of intervention: High

People are open to women becoming seed agents. Reinforcing this belief further is highly feasible.

Impact – Medium

If social norms are further relaxed through a sensitization campaign, it could have a significant effect on women's willingness and ability to become traders.

There are, however, other social norms that impact women's ability to become seed agents, such as social norms 1, 2, 3 and 4. In particular, the sanctions that women would be subject to in case of failure, or in case they neglect some of their household responsibilities because of work, can be particularly severe. If possible, intervention should be run alongside intervention **X.1 – Expose the harm and hidden costs of GBV.**

Recommendation 3.2 – Exposing the economic argument for women's work

Build on positive norm change through promoting examples of successful female seed agents and design marketing campaigns that feature top performers and norm breakers as an inspiration to other women and men.

Region of focus: Karamoja

Target group: Campaigns could target three potential groups

Target group #1: household members. This includes all members of the household. Specific focus should be paid to husbands/fathers who are the major influencers.

Target group #2: community-level information. This is especially important for female-headed households whose influencers may not live with them and are subject to more judgment by the community.

Target group #3: Women

Justification for recommendation:

Key behavioral insight supporting the recommendation: The study found that:

Women who are seed agents are seen by all as a positive economic opportunity for families, and to bring good seed to the community.

Feasibility of intervention: High

Men across all regions are open to women working if this allows them to bring additional income to the household. This belief is particularly strong in Karamoja and could be leveraged further by campaigns to further stimulate behavior change.

Impact – High

The economic argument that women who work bring more income to the household strongly resonates with households, especially in Karamoja. Campaigns that expose these benefits have the potential to significantly shift people's and husband's perceptions of women in work.

Cross-cutting recommendations

Recommendation X.1 – Expose the harm and hidden costs of GBV

Behavior change communication interventions should increase awareness among men and communities of the harm that GBV has on women, and the negative impact that this has on communities, household life and farm productivity. Rather than focussing only on the immorality of GBV, campaigns should present real stories and data that resonates with the audience by presenting a social and economic argument explaining why GBV should be unacceptable and frowned upon.

Region of focus: All regions.

Target group: Campaigns could target three potential groups

Target group #1: household members. This includes all members of the household. Specific focus should be paid to husbands/fathers who are the major influencers.

Target group #2: community-level information. This is especially important for female-headed households whose influencers may not live with them and are subject to more judgment by the community)

Target group #3: Women

Justification for recommendation:

Key behavioral insight supporting the recommendation: The study found that:

When women take out loans and their business is not successful, often this leads to violence, as the women are obliged to use family assets to pay back the loan.

Women who spend too much time working and are unable to care for the household or children are more likely to be victims of GBV.

Women who are successful in business are seen as not submissive to their husband, which could lead to GBV within the household.

Feasibility of intervention: Medium

Changing perceptions among society of what is acceptable between husband and wife can be challenging. There are also questions on whether this could have a tangible impact on the levels of GBV in the privacy of a home.

Impact – High

Women's reluctance to work, borrow and take risks is severely impacted by the sanctions (both physical and non-physical) that women would be subject to if they failed. This intervention could have a significant cross-cutting impact across all behaviors, by mitigating sanctions and relaxing norms.

Recommendation X.2 – Challenging traditional gendered roles

Design marketing campaigns (driven by the BCC cross cutting campaign and customized to the different private sector partners) that challenge traditional household gender roles, highlighting the fact that if women work, they will bring additional income and a positive impact on the household.

Region of focus: northern region

Target group: household and community level

Justification for recommendation:

Key behavioral insight supporting the recommendation: The study found that:

Women who work and make money are seen as disrespecting the husband and run the risk of suffering GBV.

Women who are seed agents are seen by all as a positive economic opportunity for families, and who bring good seed to the community.

Feasibility of intervention: High

There is openness for women to work and bring additional income to the household, further strengthening this is highly feasible.

Impact – Medium

While this is an important barrier to women succeeding in work, there are others that are preventing women from entering the seed business. This intervention should be paired up with others that target other barriers too.

Annex I – Part A detailed findings

Behavior I – Women are traders and aggregators

Southwestern region

Women's behavior

Women in the South Western region engage in aggregation and trade if they can access capital and land. The research showed that women in the South Western region play a role in aggregation, with the exception of those in the Nakivale refugee settlement camp who are unable to access capital and land due to their refugee status. Women trade if they have capital from their harvest and/or if they belong to women's savings groups.

Most women trade from their homes. Although there are some women-owned stores, women generally trade from their home. Women also sell their produce to lorries going to Kampala, inside the main market and to traders in other districts that export to nearby countries (including Democratic Republic of Congo, Kenya and South Sudan).

Women trade in a range of commodities but are limited by available transport options. Women trade in sorghum, millet, beans, ground nuts, coffee, cassava, potatoes, horticulture and fruit. Beans are common due to high demand and limited land required to produce. Coffee is seen as commercially viable, although women only aggregate coffee on a small scale and bring small quantities to the factory due to the weight of the coffee sacks. Both men and women reported that women are limited in what they can trade due to lack of transport and low capacity to move heavy loads, which is one of the reasons why many women operate from their homes.

Women trade to support the household. Trading provides an alternative income and can provide food security for the lean months after harvest time. It is also an income stream for those who do not have access to land and cannot farm.

“Beans are important for food security for households, and because it is a fast-moving product. When we have challenges paying school fees, it's easy to use beans to barter with the schools.”

— Female agro-dealer, 30-40 years old, Kabale

Personal beliefs

The majority of male interviewees believe that women should become traders or aggregators if they have access to capital and storage space. Several of the men highlighted how capital and storage is an acute problem for refugees. Notably, very few male interviewees cited childcare as an obstacle to pursuing trade, and some saw trading as beneficial to family income. This opinion is consistent with statements by female interviewees about the division of household responsibilities in which women are expected to manage childcare or secure alternative arrangements.

“If all the barriers are dealt with... [women should trade] ...as women have the ability to do what men can do”
— Rwandan male refugee aggregator, 30-40 years old, Isingiro district

Social norms – what social norms influence women trading, why, and who enforces them?

Social norm 1 – Women should be the primary caregivers

The majority of men and women believe that women should trade; however, her primary responsibility is to take care of the household and childcare. Therefore, it is preferable that any additional work that a woman undertakes will foremost accommodate domestic responsibilities as well as take place near the home. If women do trade, it is her responsibility to seek support and alternative arrangements.

“The highest burden of childcare is on the women, so one has to be creative, and diversify their income”
— Female FGD, 21-60 years old, Kabale

There is evidence of a broadening of women’s roles and attitudes, particularly in households where trading is common. Several of those interviewed argued that if women supported her family from her business, then they would support her.

“It depends on family background...this community has many traders whose parents were also in trading”
— Men’s FGD, farmers/aggregators, 21 – 70 years old, Mitooma

Men approve of women trading, if the women’s revenue increases family income. All of men interviewed from this region stated that if women work, they should work hard for the family/it should be for the good of the family.

“When she is able to support the family from this business, her husband or relatives will support her involvement in the business”
— Male farmer, 60-70years old, Mitooma region

Social norm 2 – To trade, women should be submissive to their husbands/be a good wife

The majority of women interviewed stated that women must defer to her husband and have their husbands’ approval and/or permission to trade.

“She may not participate if she does not have her husband’s approval” — Female farmer, 80 years old, Kabale

“[she will not be supported] if she has disagreements with her partner and decides to go on her own”
— Female agro-dealer, 40 years old, Kabale

Women can become traders if they have support from their husbands and relatives; and if they follow expected gendered norms related to “what is a good wife.” Several interviewees explained the importance of a woman being a ‘good wife,’ a woman who is submissive, easy to manage and acts subordinate to her husband. One female coffee farmer stated: *“If a woman does not fulfil her role as a “good*

wife, then it will not be ok to be a trader”⁵. For the majority of women interviewed, a good wife seeks permission/approval from her family to trade, does not neglect childcare, is trustworthy, is not a drunkard, does not get family into debt and does not divert income to “non-business issues like consumption, fees, clothing and hair styling”⁶. Another mentioned that they would not support a woman to trade “if she gets money and becomes disrespectful to her relatives and husband”⁷.

However, an overwhelming majority of both men and women interviewed stated that women traders are an inspiration and an example and/or mentor for those in the community. One interviewee said:

“Some women would [a women trader] as something positive. They’d feel inspired by this example of a such a powerful women and useful woman to society”

— Female FGD farmers and aggregators, 21-60 years old, Mitooma

The women agreed in another female FGD that, while some find women traders inspirational, to others they are seen as insubordinate by family and relatives.⁸

Social norm 3 – Women should not be trusted to trade

The majority of the men interviewed worry that women who trade may become prostitutes or will have extra-marital affairs. One male farmer said it would be OK for a woman to trade: “If she doesn’t have extra marital affairs with other men, calling them business partners”⁹

Around half of the women interviewed felt that they have to be trustworthy, reliable and not divert their income outside of the household to be allowed to trade. However, women are still frequently prevented from trading because men fear they will have extramarital affairs.

“Women are controlled by men from joining trade for unfaithfulness and having extra-marital affairs”

— Female coffee farmer, 31-40 years old, Mitooma

Once in work, however, women are seen as trustworthy by their male clients. One-third of male respondents mentioned that women are reliable and trustworthy when doing business with.

“Women are more trustworthy than men in aggregation”

— Male aggregator, Rwandan refugee, 36 years old, Isingiro district

“[women are] trustworthy to get loyal suppliers and market her produce”

— Male farmer, 60-70 years old, Mitooma region

⁵ Female coffee farmer, 30-40 years old, Mitooma region

⁶ Female agro-dealer, 30-40 years old, Kabale

⁷ Female FGD, AGE, Nakivale district

⁸ Female FGD, 21 – 60 years old (27-57 years), Women farmers, Kabale.

⁹ Male farmer, 30-40 years old years old, Nakivale Refugee camp

Northern region

Women's behavior

Women trade in sesame, rice, beans, groundnuts, soya, maize, cassava and sweet potatoes.

Women traders operate small businesses primarily because of limited access to capital and lack of access to affordable transport. Large trading companies rarely sign contracts with women due to the scale of their operations and because they are time poor.

Women trade close to home and their communities for a variety of reasons including: 1) for fear of being physically or sexually attacked, 2) because of poor access to transport; and 3) inability to afford the operation costs at trading centers.

Women traders tend to buy primarily from women close by or at farmers markets, whereas men buy from male and female suppliers regardless of their distance. One interviewee said that women traders are often cheated by male aggregators and risk intimidation and attack if they call this behavior out¹⁰. Men, on the other hand, will hunt down the culprit and so are less likely to be cheated.

Personal beliefs

All of the women interviewed believe that women should trade, as trading provides an additional and diversified income stream all year round for the women's family and relatives.

Some of the women mentioned that trading would bring more competitive prices to the area. Trading is also seen as profitable and reliable, especially compared to farming. Several respondents mentioned that land is limited and weather conditions erratic.

"Farming is like betting and it is unreliable. Some seasons are good, some are bad, so when you raise capital, you don't lose it in produce trade, like in farming. One has to keep changing to remain economically vibrant. In produce, you do not go empty handed"

— Female agro-dealers, 30-40 years old, Nwoya district

All the men who were interviewed believe that women should trade. Most respondents believe that women who trade will have a positive impact on the family's income. Few men acknowledged lack of resources, childcare responsibilities or the difficulty seeking men's approval as barriers to women's participation in trade.

"If a woman stays in poverty; it affects the whole family. So, this is an opportunity to improve, because if she has money, her children will live a good life"

— Male farmer, 50-60 years old, Lira

"Women to be economically vibrant outside of the farming season"

— Male farmer, 30-40 years old, Nwoya

Social norms

¹⁰ FGD, Female farmers and aggregators, 21-60 years old, Mitooma.

Social norm 1 – Women should be the primary caregivers

The majority of men and women interviewed believe that women should only trade if they can also manage their household responsibilities. If they don't, they are seen to be neglecting her family.

Large traders (from the capital/other towns) do not sign contracts with women because they operate on a small scale, and because of the childcare responsibilities.

“The trading environment is hard for women, especially in crops like sunflower, as men are forward buyers, and companies give them money. These companies do not give women contracts to women as forward buyers because women are held up with household responsibilities”

— FGD, female farmers and aggregators, below 30 years old, Nwoya

“They [large traders] also fear giving single mothers contracts, as they operate on a small scale, and may disappear from the community any time, and may go elsewhere and marry”

— FGD, Female farmers and aggregators, below 30 years old, Nwoya

Social norm 2 – To trade, women should be submissive to their husbands/be a good wife

Women traders need to gain permission/approval from their spouses and be submissive. The majority of respondents stated that when a woman is not submissive, a “good wife” and “well behaved”, there is a risk of conflict.

“If she is not a good wife...her relatives may advise her husband to marry another wife who is more present at home”

— FGD, male farmers, 30-60 years old, Lira

“[women have] to show the man their proceeds from their hard work, if they do not, she may not give her permission to leave home and engage in trading. The men however do not account at all but expect their women to be very open with their finances at household level”

— Female FGD, 21-80 years old, female farmers, Lira

Social norm 4 – Women who are successful cannot be trusted / are disrespectful.

Women with a successful business cannot be trusted. If a woman is successful, there is a chance that she will be accused of black magic.

“Women do not engage in business, if you break this norm and grow a business, they look at you as if you have magic money and are practicing sorcery and black magic. This is mainly from fellow businessmen and women”

— Female FGD, female farmers and aggregators, 20 -30 years old, Nwoya district

“Men in the community are jealous sometimes, and they put a charm (witchcraft) at your doorstep, so you are not successful”

— Female agro-dealers, 30-40 years old, Nwoya district

Both men and women interviewees expressed concerns that women who increased their earnings through trading would be more disrespectful towards men. Women need to be transparent and accountable to their husbands. Women must not hide their earnings or else this will lead to conflict and may lead to separation and violence.

“If a woman has money, then she will automatically disrespect men, which leads to domestic violence, therefore she should not be a trader at all”

— Female FGD, 21-80 years old, Lira

“Women who earn are moving towards disrespecting her husband. People in the village assert that women, who have money find it difficult to submit to their husband, which leads to conflict”

— Female, farmer/agent, 72 years old, Lira

Several interviewees stated that successful woman may disrespect their husbands, and this leads to conflict. Both men and women expect that if women trade, they are likely to have an extra-marital affair, and one respondent said this would be her reason to trade.

Jane will be seen as inspirational, and she can support other girls to join her. Some other negative people will think that she is stealing husband’s money and may leave the marriage if she is empowered and is not focused. This however doesn’t apply to all; some husbands are very supportive irrespective of what society says. For example, “When I was 26 years, I met my wife she had dropped out of secondary school (senior two), and I took her back to school and there was a lot of negative things spoken by the community.” But I was not ready to leave her. She studied some livelihood skills in tailoring and is now doing very well. I have seen a spillover effect as she has been able to impact more young girls like her. Most ladies want to be like her in the community. People who always say these things are majorly your relatives and family members because they always have influence over the lives of their relatives.

— Male farmer, 30-40 years old, Nwoya

Karamoja

Women’s behavior

In Karamoja, women farm and trade produce (typically sorghum, beans, sesame, ground nuts, vegetables millet, maize and grains), whilst men trade in livestock and pursue cattle rustlers. Sorghum is popular as it is also made into alcohol (Ebutia), which is consumed locally. Women sometimes move to other areas (Teso and Acholi) to buy produce to sell in their town/community.

Women tend to operate on a small scale due to limited access to finance and resources, and for security issues. In Karamoja, warriors and cattle rustlers remain a threat to women, which limits their mobility. When women do travel, they walk on foot whereas men use motorbikes and donkeys. As men own the livestock, women are unable to use them for transportation and poor roads make access to other communities difficult.

“We are at the border of South Sudan and Kenya, and men sell across borders, and can move and sell across borders because they have the transport of motorbikes, donkeys and bicycles; women do have any of these. So, when women give their produce to men to sell for them at the border, they cheat them”

— Female farmer FGD, 30 – 60 years old, Kaboong district

Men who cheat their partners was mentioned in other regions and appears to be a common abuse of power. Women depend on their partners to transport and sell their produce on their behalf due to mobility issues and childcare responsibilities and reported with frequency how men can be dishonest about the weight or the price of what they sold the produce for. Another woman explained that, when woman store produce at home, the men claim it, go to the border of Kenya or Sudan and exchange the women’s produce for animals. On their return, the men use these animals to marry other women.

Women in Karamoja tend to have multiple income streams; women will tend to farm, aggregate, and set up their own businesses such as restaurants. In Karamoja, women tend to share their earnings with their co-wives as polygamy is common. From the interviews, the female aggregators from polygamous homes are expected by their husbands to share their earnings with co-wives and greater family. This has discouraged many women who are not willing to share with their co-wives from joining aggregation.

“Many women become traders because farming has unfavorable weather patterns, insecurity, pests and diseases. And wild animals, like buffalos and elephants can destroy crops; but with trading, you can buy maize from other towns, process it into flour and sell it. You can make more money being a trader than being a farmer; when you farm you can lose money during very tough seasons”

— Female aggregator, 20 -30 years old, Kaabong district

“In our community, people do subsistence farming which cannot sustain the family, so if does cereal banking, she will be able to sustain the family with locally available market”

— Male FGD, 20- 60 years old, Kaboong district

Personal beliefs

All of the women interviewed believe women should trade and that trading is beneficial to the family in numerous ways as it can provide an additional income, support girls go to the school and in some cases prevent men from raiding cattle which can be fatal. Women believe trading can be profitable, flexible and more secure than farming. One interviewee believes that trading can facilitate self-reliance and asset ownership, and that this is important in a polygamous culture.

All of the men believe that women should trade. Two-thirds of the men said that trading is a better option than farming, especially because the region periodically suffers once a year from famine (wherein the rest of the country has two planting seasons while Karamoja has one season). This famine season is usually January to July.

“When you look at agriculture, there is more risk in that, then with produce [trade]. In Karamoja, we have challenges of wild animals destroying crops, prolonged draught and only one season [harvest]...Produce can solve some of these problems”

— Male farmer, 30-40 years old, Kaabong district

““[Women use] ...convincing language and trustworthy person and know how to manage business. A woman is a social being, good supervisor, and more objective than man. This is because women are groomed this way from childhood, men on the other hand are not groomed into polite and kind persons, they are groomed to be tough and face warriors”

— Male farmer, 50-60 years old, Kotido district

In one male FGD, the men stated that women are also good businesspeople as they are good at saving, reinvesting and are less likely to squander their money on alcohol (Male FGD, 30-40 years old, Kotido).

Social norms

Social norm 1 – Women should be the primary caregivers

It is interesting to note that this social norm did not come up in Karamoja; however, this is because people live communally, and men have multiple wives so there is always someone to look after the children and household. This is a regional difference and important to note.

Social norm 2 – In order to trade, women should be submissive to their husbands/be a good wife

The majority of the interviewees in this region stated that, for a woman to trade, she needs to get support from her husband and family. Women, including those who are single, must ask permission and involve the family in decision making. If a woman (usually unmarried youth) fails to do this, she will be sanctioned and asked to find her own home; or as one interviewee mentioned, she will be chased away from her home and community.

“Myself, I am under my mother’s care, so I have to get permission from her before I do business or make a trading travel to buy produce away from Kaabong”

— Female aggregator, 20-30 years old, Kaabong

“Men concerned that women trading could overpower him. Some will be jealous, especially the husbands, thinking that she could overpower him, if she gets income from the business. Some people might advise the husband, asking questions such as, how do you leave a woman to overpower you?”

— Female agro-dealer, 20-30 years old, Kaabong

Social norm 4 – Women who are successful cannot be trusted / are disrespectful.

There is distrust towards women who trade, as the majority of interviewees mentioned that women who trade are suspected of having extra martial affairs, engaging in prostitution and/or demonstrating disrespectful behaviors. This mistrust leads to marital challenges and gender-based violence.

“There is a problem of envy for women in business, recently one woman was killed because men were not happy with her participating in the trading. When you trade across a district, they call you a prostitute. The women are exploited to do so much at home”

— Female FGD farmers, 30-60 years old, Kaboong

“In our culture, a woman is carried against her will by the strongest man, and it is culturally accepted to forcefully take a girl to your home if you like her”

— Male FGD, farmers, 20-60 years old, Kaabong

Men are frequently jealous of how women earn money and claim she cheated. Others are jealous because of the competition, while some others mentioned that men will believe women have performed black magic to obtain money.

“Some will be against her because she will compete with them and make a lot of profit. If she reduces her prices to attract more customers, other traders will also reduce their prices while feeling bad and jealous. The family will advise her to close and open the business in another town because unhealthy competition from the community might be dangerous for her”

— Male agro-dealer, 20 -30 years old, Kotido

Social norm 5 – Women should dedicate their resources to the household

Half of the respondents mentioned that women can trade as long as she gives her money to her husband and share with her co-wife.

“If she is willing to support her co-wife with proceeds of from her sales, then her husband will support her. This is because she has to treat her entire family which is majorly polygamous equally. Although, this usually discourages the women, so they prefer not to join aggregation”

— Male FGD, farmers, 20-60 years old, Kaboong

“They will not support Jane, if she is mean and does not support the family”

— Female farmer, 30-40 years old, Kotido district

Behavior 2: Women access credit to grow their business

Southwestern region

Women’s behavior

In the Southwestern region, women take out loans to finance farming costs (labor and inputs), household needs (school fees, health costs) and to start-up businesses. Women access loans through VSLAs, Savings and Credit Cooperative Organizations (SACCO)s and farmer groups. They rarely take out an individual loan.

“In my group, we avoid using loans for unproductive ventures like food. So, as a group, we bring together 10 kg of millet and beans per season, per member. These are sold at a factory, and they sell in bulk, and the proceeding are for Christmas (beef and rice). This enables us not to divert our loan money for such ventures”

— Female agro-dealer, 30-40 years old, Mitooma

In one area, where women aggregate coffee, they take loans individually from the processing factory. Women use loans for coffee, beans, millet and horticulture aggregation.

Those that were interviewed from the refugee camp did not know whether women get loans.

One participant stated that they certainly would not be able to access loans from a financial institution due to their education level and status as a refugee. One man in refugee camp commented that he does not know, nor does he need to know.

Personal beliefs

The majority of the women interviewed stated that they believed that a women should be able to get access to a loan if the women invest the money in a business or assets (e.g., animals) instead of using the money for household needs. They said that women should take out loans to invest or expand their businesses and/or for seasonal agricultural needs. Several women believe that women should only take small loans to begin with, either because their farm is small, to test the business environment or to avoid risks. Another believes that loans should be taken out in relation to farm size and specifically if the farm is over one acre (Female coffee farmer, 30-40 years old, Mitooma). One woman believes that women should only take out small loans and pay regularly so she doesn't become indebted.

“Jane should take a loan during the peak season of aggregation after the end of a harvest and buying of grain for aggregation. She can also take a loan during the planting season. For women involved in commercial farming, inputs and labor becomes expensive and having a loan makes it easy to access these inputs. She should also avoid taking loans to solve school fees and health issues at home. This is very common with many women here in Mitooma”

— Female FGD, women farmers and aggregators, 20 -50 years old, Mitooma

The majority of men interviewed stated that they believe a women should be able to access a loan to start a business or for seasonal agricultural needs (e.g., planting or trading). Several men mentioned that women should be able to access loans independent of her ability to have collateral or her nationality status. In the Nakivale refugee settlement, several of the men said women cannot get loans because of structural issues. However, one man said she should be able to access loans as she is free to do whatever she wants (Male refugee aggregator, 30-40 years old, Isingiro). Another interviewee agreed because women manage their finances better than men. Several men mentioned that women should not get loans to cover households needs and that loans should be for business.

“In which way does she want to use her money? If it is to expand her business, then yes. If it is for agricultural growth and business expansion – that makes a lot of sense. Many women get loans to invest in unproductive ventures like school fees and they end up in trouble if they fail to pay. There is a need to avoid unplanned loans”

— Male FGD, Farmers and aggregators, 21-50 years old, Rutookye trading center

Social norms

Social norm 6: Women should not take risk.

Women who take loans are seen as being “reckless” and risky and judged by the community.

As a consequence, women will not publicly share that they have taken out a loan, and there is limited awareness across the community of women that have done so.

“Some people think she got the loans to show off, and others think that you are hardworking and ambitious. This is because it is not so common that people reveal if they get loans”

— Female agro-dealer, 30-40 years old, Kabale

“People are secretive about loans, so it is hard to tell how they managed the finance”

— Male agro-dealer, 70+, Kabale

Social norm 7: Women should seek approval from their husband to take a loan.

The interviewees stated that women need to be supported by their husbands and families in order to get a loan; and also, that in order to be supported, they need to be hardworking.

“It is two-way, people think according to how she has been behaving in terms of business. If she is hardworking, then they will be supportive”

— Male farmer, 30-40 years old, Nakivale Refugee camp

Northern region

Women’s behavior

Women use of loans in agriculture is widespread. Women take out loans through Bangladesh Rural Advancement Committee (BRAC) Bank and other banking agencies, VSLAs and SACCOs. Women take out loans for business expansion, to trade, farm (labor, pesticides, and inputs), engage in value addition activities or hire oxen if they are in commercial agriculture (5-50 acres). They also use loans to clear land or hire land to grow crops. The loans range from 50,000 – 300,000 Ugandan Shillings (around USD 15-85). Women tend to take out money at the start of the harvest when there is a high demand for produce and produce is still available at a low price, around 2-3 million Ugandan shillings. This was common among the aggregators in the urban areas, trading at a large scale across different districts whereby they will stock up when produce is at a low price on the market. COVID-19 had an impact on VSLA activities and the women’s ability to save and access loans.

Personal beliefs

The majority of respondents believe that women should take out loans but that they should do it progressively. Several interviewees believe women should study the business environment before taking out a loan.

“Jane should take some time to understand the dynamics of business operations. If she rushes, for example, to get to 3-5 million, she may be wasteful, especially if she has not planned well, and this will get her in trouble”

— Female FGD, aggregators and farmers, below 30 years old, Nwoya

In one female FGD, the women discussed how they believed that women should get loans if they consider timing and choose a profitable crop.

Overall, over two-thirds of respondents believe that loans, if taken out at the appropriate time and in small amounts, can teach women about business and offer an opportunity to grow.

“Loans make people grow because they instill discipline to grow. If [money] is injected in the business, it will help the business grow faster, than someone who is stuck in their own savings”

— Female agro-dealer, 30-40 years old, Nwoya

All of the men interviewed believe that women should take out loans to grow their business.

Over half of the men interviewed stated that loans should be taken out so that the women can operate at a higher scale, and one respondent even suggested that she use it to “open other branches and grow to operate in multiple locations in and out of the district” (Male agro-dealer, 30-40 years old, Lira). Another interviewee said women should be cautious about taking a loan out and first spend time understanding the business.

“It is important to understand the produce trade, establish contacts of your suppliers and then expand in the business”

— Male farmer, 30-40 years old, Nwoya

Both men and women believe that loans lead to loss of property and prison. Misinformation and/or lack of information was cited by several interviewees as a major cause and deterrent as to why women do not take out loans. As one male stated, “Many women fail to pay back loans because they do not understand how the loans operate.”

Social norms

Social norm 6 – Women should not take risks / loans

There is a perception that women have less financial knowledge than men, and that women are less capable and should not take any risks in terms of taking out a loan. In the Northern region, the majority of interviewees stated that women should not borrow for their business. Loans are seen as negative and destructive, leading to loss of property, prison and even death.

“A loan is a bondage, it is like a prison, so if you don’t pay each time, you may end up being arrested or your property being sold off”

— Female FGD, Female aggregators and farmers, under 30 years old, Nwoya

“A woman who takes out a loan is equated to one that has a big rope around her neck, and any time the rope will strangle her”

— Female FGD, Female farmers, 21-80 years old, Lira

“Many people are discouraged because of negative advice around it. Some died out of frustration because they failed to pay loans and were being threatened to be thrown in jail. There are women who swore never to take out a loan due to harassment from institutions in case she fails to pay back”

— Female agro-dealer, 30-40 years old, Nwoya

“Getting a loan is like going to army, and it should be a decision taken by an individual. This is because when you join the army, there are high risks of losses, even lives”

— Male FGD, Male farmers, 21-50 years old, Nwoya

Social norm 7: Women should seek approval from their husband to take a loan

The majority of respondents said that spousal approval, especially if they are married, is important.

“It is a sign of submission, and also, in the event that Jane is unable to pay, he [the husband] can support Jane [the wife]”

— Female FGD, female aggregators/farmers, below 30 years, Nwoya

Gaining spousal and family is critical, and several of the interviewees said that a women cannot get a loan unless her spouse approves. This consent, as one interviewee explains, “shows a sign of submission as a wife” (Male agro-dealer, 30-40 years old, Lira). In one male FGD, women not only have to gain permission from their spouse, but also: “everyone should be aware of her getting a loan, including clan leaders, which is the most important.”¹¹

Women should not be secretive about their loans, whereas men can be. Spousal approval and decision making is different for men.

“Irrespective of where a woman borrows from [bank or VSLA], her spouse should know. However, it was a man borrowing, there is no need to inform Jane. This is because the man owns the assets that are used for collateral, but Jane does not win them”

— Male farmer, 30-40 years old Nwoya district

¹¹ Male farmers, 30-60 years old, Lira

Social norm 8 – Women should not own assets

Over half of the interviewees mentioned that women have less access to loans as they do not own any assets. When women do have assets, their husbands do not allow them to sell their assets, in case they default. The same norm however does not apply to men.

“In most cases, women do not have collateral; very few elderly women like me own assets like land, and the majority of women depend on their husbands for survival this affects their ability to take out loans”

— Female farmer/agenda, 70+ years old, Lira

Karamoja

Women’s behavior

Women take out loans for farming (ploughing, planting, buying seeds and labor) and to trade produce. They will take out loans in order to operate on a higher scale, and they may also take out loans if they get a contract to aggregate seeds. They also take out loans to set up small businesses (such as restaurants, agro-commodity businesses, inputs shop). Some women take out loans to support their families and pay for household expenses, such as food and school fees. Women mainly take out loans from VSLAs but also from MFIs.

Personal beliefs

All of the women interviewees believe that women should be able to take out a loan to cover business expenses and/or to grow her business. In one FGD, the women stated that a women should be able to take out a loan at the beginning of the harvest to stock her harvest.¹² Another female aggregator believes that women should use their savings to invest in the business before a loan.

“It is important to first understand how the business works with her savings from the last harvest, then scale up after making good contacts and learning how the business works”

— Female aggregator, 20-30 years old, Kaboong

All the respondents believe that women should be able to access a loan, either to expand on their business or start a new business, such as iron rich beans, which are new to the area.

“Yes, [she should use it for] business expansion, especially in produce because there is less risk than in farming, as long as use the right preservatives and storage facilities”

— Male farmer, 30-40 years old, Kaboong

¹² Female FGD, female farmers, Kotido

Social norms

Social norm 6 – Women should not take risks / loans

As women generally do not have collateral, they should not take out risks, such as taking out a loan.

“Business is unpredictable...and women are not educated and hence do not know about loans [how they work]”

— Female Farmer, 10-20 years old, Kaabong

Women should be private about their loans, and not share it publicly as mentioned in a Male FGD.¹³ When women take out loans, there is an expectation of them to not discuss it publicly, but at the same to be transparent with their partners/families about their loan to save face publicly and at the same time gain buy-in from their partners.

“The moment she takes it in secrecy, and defaults from it, no one will bail her out and she may even go to prison or lose her property”

— FGD, Male farmers, 30- 60 years old, Lira

When women take out loans and are successful, several interviewees explained that the community will either believe she has performed witchcraft to earn this money, or they will perform witchcraft on her as a punishment and sanction. In one interview, a young female farmer mentioned that, if a woman takes out a loan, people will think she is a: “Devil worshipper and they will perform witchcraft on her, some people will think that she has stolen money.”

Social norm 7: Women should seek approval from their husband to take a loan.

Women need support from their husbands and family, particularly if she needs his help to pay it back. One participant said that it should be: “discussed in the bedroom.”¹⁴ Some interviewees said that, if a woman does not agree it with her husband, this will likely lead to GBV. Women are expected to be transparent with their families but private about their loans in the community.¹⁵ One interviewee said people are less likely to doubt a woman if she is married.¹⁶

¹³ Male farmers, 30-40 years old, Kotido.

¹⁴ Male FGD, male farmers, 30-40 years old, Kotido

¹⁵ Male farmers, 30-40 years old, Kotido

¹⁶ Male agro-dealer, 20-30 years old, Kotido

Behavior 3: Women are seed agents

Southwestern region

Women's behavior

It is rare for women to be agents, and the majority of those interviewed do not know any women agents. There are very few women who work as seed agents in the South Western region; as the terrain is hilly and difficult to move around, and the women have not received any training on becoming a seed agent. Women also need to be at home due to childcare responsibilities. In the refugee camp, there are no agents as all the seeds are sold through agro-dealer shops owned by nationals.

Personal beliefs

Women in the South Western region believe that women should not become seed agents because of their household responsibilities and the challenges of moving around hilly terrain.

“She should not [become a seed agent] because the place is hilly and tiring with luggage. How is she supposed to manage her childcare and household responsibilities, if she engages in this? If she must, then let her operate a small agro-inputs shop at home”

— Female coffee farmer, 30-40 years old, Mitooma

Another woman argued that selling seeds is “very time wasting; engaging in trading is better because you are able to do some work back at home” (Female farmer, 80+ years old, Kabale)

Several other female interviewees said that if women should trade, then they should do it from their home. A third of the other female interviewees believe that becoming a seed agent has benefits, especially if the woman has identified the special needs in her community.¹⁷ In a FGD with female farmers, one participant said that if women were provided with information and training on good agronomic practices, she could do well as a seed agent, especially as the majority of available seeds are poor, as is the yield¹⁸. Another believes that the seasonal nature of the work would suit women and their household chores.

The majority of men interviewees believe that becoming a seed agent is an opportunity for the women and the community to access seeds. However, several stated that it would only be feasible if the women could still undertake her household responsibilities; work from home to be close to children household; and/or if she has access to transport and capital.

“If she has means of transportation, it will be a great opportunity for her because the time spent moving long distances selling seeds will impact negatively on her household and children”

— Male farmer, 30-40 years old, Nakivale Refugee camp

“I cannot imagine a woman leaving her household responsibilities to move around selling seed. That would impact negatively on her husband and children”

— Male FGD, 20-70 years old, Rutooky trading center

¹⁷ Female farmers and aggregators, 20-60 years old, Rutooky

¹⁸ Female FGD, Women farmers, 26-55 years old, Kabale

Social norms

Social norm 1 – Women’s role as primary caregivers/ Women should dedicate their resources to childcare and household duties

Most participants mentioned that women must take care of their children primarily. Women can become seed agents if they do not have any young children at home to look after or if they arrange for alternative care. However, there seems to be some evolution in this thinking as some participants in a focus group discussed.

“This will depend on how she manages the affairs of her family. If she is leaving her children unattended, then they will find her irresponsible. But if she is selling seed while attending her family then they will find her enterprising”

— Men’s FGD, Farmers and aggregators, 20-70 years old, Rutookye center

“Few may find her enterprising; the majority will think she has bewitched her husband to allow her to operate as a seed agent. Very few find her admirable. This is because culturally, women should stay at home and take care of household responsibilities”

— Female farmer, 80 years old, Kabale

Northern region

Women’s behavior

In this region, very few of the interviewees know women who work as seeds agents. This is due to mobility issues, lack of capital and perceived lack of profitability. The women who do work as seed agents (usually as sales agents for BRAC Social Enterprise) provide good customer care and information. In this region, people buy from seed companies (although one was recently banned for selling poor quality seeds) or they receive free seeds from a political party.

Personal beliefs

All of the women believe that women should become seed agents because they have the knowledge and social network to make this a success. Several of the women interviewed said that women should become seed agents for crops that they are already familiar with and for which they have the skill and knowledge to advise on.

“Yes, Jane should become an agent as there are not so many agents in the community to provide quality seed. And so, people will be happy to have access to a seed that economically will empower Jane”

— Female farmer, 20-30 years old, Nwoya

The majority of the men believe that women should become seed agents. This is because it will allow her to diversify her income and grow her business. They believe women are well positioned as they have good knowledge of crops, are well known in the community and will attract female buyers. Several of the interviewees believe that women’s temperament is as an advantage as they are perceived to be trustworthy.

“Here is a readymade market in the community and a great need for quality seeds.”

— Farmer 50-60 years old, Lira

Social norms

Social norm 1: Women should be the primary caregivers / dedicate their time to childcare and the household.

Several of the interviewees mentioned that women's primary responsibility is childcare and the household. Over half of the interviewees stated that women can only become seed agents if they have time (e.g., household responsibilities are taken care of) and approval by their husbands/families. One respondent explains: "if Jane is submissive to her husband, transparent in her dealings, does household chores and returns home on time, she will be fully supported".

Women are responsible for household work, and if they decided to pursue paid work, household expenses become their responsibility, freeing up the men to spend their earnings on alcohol and other women. Several interviewees noted that this could be demotivating for women.

Social norm 3: Women who leave the house and trade/become agents are having affairs/not trustworthy/at risk

The majority of the respondents believe that women with money (from selling seeds) will likely disrespect her husband by having an affair and/or become disposed to GBV. The majority of the interviewees said if a woman leaves her house, she is at risk of experiencing GBV. According to those interviewed, women are at risk of GBV by husbands, other seed agents, community members, youth and men from other areas.

"a woman who leaves the house is putting her life at risk as moves in the community because she will likely face harassment and abuse (GBV)"

— Male agro-dealer, 30-40 years old, Lira

"When you are married, they see you as an unserious woman if you leave the family along. Some men in the community will want to have an affair with Jane [example in vignette]. She may also be [subject] to robbers as she moves with the seeds; they steal from her and even rape her"

— Female aggregator, 30-40 years old, Lira

Several mentioned that women were vulnerable to be attacked by men but also animals.

"Her safety would be at risk if she moves about selling seeds, Nwoya is close to the Murchison Falls National Park, and this would expose her to being at risk of being attacked by wild animals, as well as rowdy community, predisposing her to GBV"

— Female agro-dealer, 30-40 years old, Nwoya

One participant mentioned that male customers can sometimes cheat female seeds agents and not pay. When the women follow up, they accuse them of having an affair.

Relatedly, there is the norm that women should be seen as 'behaving' and, if not, they will experience negative consequences from their family and members of the community (mainly youth and men).

Karamoja

Women's behavior

In Karamoja, women take a wide range of roles, such as input agents, running shops and kiosks. Many of these roles are supported and funded by NGOs such as SIDCO, FICA and Mercy Corps. The women do not move around due to insecurity and also because communities are sparsely populated. Some women sell on behalf of female super agents from larger areas. The women sell different seeds such as sorghum, millet, maize, beans and vegetable seeds, as well as inputs, pesticides, farm tools and equipment.

Personal beliefs

All of the women believe that working as a seed agent is a positive economic opportunity, as it allows women to diversify their income and bring quality seeds to the community.

As one woman said: “it will solve the seed accessibility issue.”¹⁹ Another interviewee mentioned that there is a gap in a market for input distribution and women are interested in economic empowerment opportunities such as this one.

The women also believe that the seeds that they could source would be more reputable than the government seeds currently circulating. Several of the interviewees also said that women are more likely to attract customers because of their knowledge, trustworthiness and customer care.

“NGOs are more likely to pick her over a man for training, and this leads to improved performance on the job”

— Female agro-dealer, 20-30 years old, Kaabong

“She will be empowered to support her family and community”

— Female aggregator, 20-30 years old, Kaabong

An agro-dealer who was interviewed mentioned the barriers to becoming a seed agent (limited knowledge, lack of access to storage and facilities).

The men believe that women seed agents are good at their job. They provide high quality seeds (e.g., not sell out of date seeds), good customer care and will improve accessibility to good quality seeds. The men also believe it’s a good opportunity for women to diversify their income. All of the men mentioned the commercial benefits and opportunity to bring the seeds closer to the community.

Social norms

Social norm 1: Women should be the primary caregivers / dedicate their time to childcare and the household.

Several of the interviewees stated that a women’s primary responsibility is to manage her household responsibilities and care for her family. One male interviewee explained that if a woman becomes a seed agent: “Others would think that she is relegating her household duties, and is not a good

¹⁹ Female FGD, female farmers, 20 – 60 years old, Kotido

wife, making her a bad example to young girls aspiring to get married”.²⁰ Another said that if a woman does not care for her family, “she may end up in gender-based violence”²¹.

Social norm 3: Women who leave the house and trade/become agents are having affairs/not trustworthy/at risk

Several interviewees said that women who leave the household are likely to become prostitutes, be at risk of rape, assault or can be stolen as someone’s bride. One male interviewee explained: “Kaboong is not very secure for women like Jane to move around. There are many warriors (cattle warriors) that may kill her. He added that in the villages. For you to get a bride, you have to rape and marry her. Jane will be exposed”.

²⁰ Male FGD, male f30-40 years old, Kotido

²¹ Male farmer, 30-40 years old, Kotido

Annex 2 – Recommendations

Recommendations: Behavior I – Women as traders

Table 10: Behavior I, actionable insights

SOCIAL NORM (IF RELEVANT)	BEHAVIORAL INSIGHTS	REGION OF FOCUS	BRIDGES TO ACTIVITIES	TARGET GROUP FOR INTERVENTION	FEASIBILITY	IMPACT
Social norm I – women should be the primary caregivers	Majority of people believe that women should trade, especially if it increases the family income	Northern and Southwestern region	1.1 Amplify people’s acceptance that women should trade and the role that women should play as traders. For example, design a BCC on women and men’s roles 4R approach: Recognize work, Reduce unpaid work (labor saving devices, Redistribute within the family and community, Represent (women are represented in decision making boards) Sensitization / BCC work on women’s roles.	Households		
Social norm I – women should be the primary caregivers	Even if women should trade, it is their own responsibility to figure out how, and the logistics.	Northern and Southwestern region	1.2 Increase the availability of services that support women’s trading logistics Increase awareness, support and buy-in from partners/families Improve access to time-saving technologies for both household and farming.	Women and their households		
Social norm I – women should be the primary caregivers	If women decide to trade, they are responsible for not only the house, but any risks associated with trading.	Northern and Southwestern region	1.3 Increase the perception among men that women need support during trading and that household work must be redistributed.	Men, especially heads of household Other men working in aggregation		

SOCIAL NORM (IF RELEVANT)	BEHAVIORAL INSIGHTS	REGION OF FOCUS	BRIDGES TO ACTIVITIES	TARGET GROUP FOR INTERVENTION	FEASIBILITY	IMPACT
Social norm 1 – women should be the primary caregivers	Input companies prefer not to trade with women as they feel they have too many household responsibilities to manage	Mainly North	1.4 Increase the perception among input companies that women add value in different ways than men, even if they may not be able to work full-time. Pilot contracts via cooperatives/VSLA and share examples with others	Input companies and large traders / large agrodealers	Green	Orange
Other	Input companies like trading with women as they are more trustworthy with cash advances and delivering work.					
Other	Everyone feels that women are better than men at quality control.					
Social norm 3 – women should not be trusted to trade	If women operate as traders, people worry they will engage in prostitution and in extra-marital affairs	All regions, but especially in Karamoja	1.5 Increase the perception among families that trading is not synonymous with prostitution or adultery. Promote case studies and role models of examples of families where the woman works, leading to the success of the family.	Families and especially husbands	Orange	Green
	There is a fear that women who trade and work outside of the community will	Karamoja	1.6 Strengthen women’s awareness and access of social support services if in situation of danger.		Green	Green

SOCIAL NORM (IF RELEVANT)	BEHAVIORAL INSIGHTS	REGION OF FOCUS	BRIDGES TO ACTIVITIES	TARGET GROUP FOR INTERVENTION	FEASIBILITY	IMPACT
	be abducted for marriage.					
		Karamoja	<p>1.7 Work with a local NGO or radio/tv via BCC campaign to produce campaigns on the prevention of violence against women.</p> <p>See this example: https://raisingvoices.org/activism/media-communications/</p>			
		Karamoja	<p>1.8 Strengthen women's awareness of what is legally allowed in terms of forced marriage and the support and reporting mechanisms they can use.</p>			
		Karamoja	<p>1.9 Increase community perception that abducting women who work for marriage is unacceptable.</p>			
<p>Social norm 2 – To trade, women should be submissive to their husbands / be a good wife</p>	<p>Women are under additional pressure to demonstrate respect towards their husbands and family members to be allowed to trade.</p>		<p>1.10 Through media campaigns, help reveal misperceptions that may exist around changing gender norms.</p>			

SOCIAL NORM (IF RELEVANT)	BEHAVIORAL INSIGHTS	REGION OF FOCUS	BRIDGES TO ACTIVITIES	TARGET GROUP FOR INTERVENTION	FEASIBILITY	IMPACT
	Women who work should be responsible for all household spend (while the man can use his own income for himself)		1.11 Increase awareness /cooperation within the household, that there should be shared household spend and responsibility once a woman works.			
	There is a wide list of additional requirements that women need to comply to, to demonstrate their commitment to the family.		1.12 Increase perception among families that it won't impact the household negatively if women have some autonomy in decision-making (particularly around finances) as a result of their work.			
Social norm 4 – women who are successful cannot be trusted / are disrespectful to their spouses	Women who are successful have been able to because of black magic.		1.12 Share positive examples/role models of successful women through, describing the journey that has led to where they are. Design BCC campaign (radios, cooperative groups, posters etc)			
Social norm 5 – Women should dedicate their resources to the household	Women are less motivated to trade, as they must handover their earnings to the husband and share with their co-wives.	Karamoja	1.13 Increase acceptance among men that women can have autonomy on some of their earnings Raise awareness through savings groups about women's autonomy / and promote collective businesses (edit) Design marketing campaigns that challenge traditional household gender roles.	Men Men and co-wives jointly Women Women's savings groups		

SOCIAL NORM (IF RELEVANT)	BEHAVIORAL INSIGHTS	REGION OF FOCUS	BRIDGES TO ACTIVITIES	TARGET GROUP FOR INTERVENTION	FEASIBILITY	IMPACT
			Promote campaigns/ Facilitate mixed discussions between men and women around household financial management and core concepts around financial independence			

Recommendations: Behavior 2 – Access to credit

Table 11: Behavior 2 actionable insights

SOCIAL NORM	BEHAVIORAL INSIGHTS	REGION OF FOCUS	BRIDGES TO ACTIVITIES	TARGET GROUP FOR INTERVENTION	FEASIBILITY	IMPACT
Social norm 6: women should not take risks	There is little awareness that women take loans, as women don't let others know that they do, out of fear of being seen as reckless.	Southwestern region	2.1 Increase awareness of the number of women who take loans	All	High	Medium
			2.2 Through media campaigns, help reveal misperceptions that may exist around changing gender norms.			
			2.3 Increase awareness of women's loan repayment rate and low risk levels	All	High	Medium
Social norm 6: women should not take risks	People do not believe that women should take out loans because they do not have the capacity to pay back these loans.	All regions	2.4 Through media campaigns, help reveal misperceptions that may exist around changing gender norms.		Medium	Medium
Social norm 7: Women should seek approval from their husband to take a loan	While women have to seek husband support, husbands don't have to do the same from women.	All regions	2.5 Increase perceptions across households that all investment decisions, whether they are for the benefit of the man or the woman, should be made collaboratively and will benefit all.		Medium	Low

SOCIAL NORM	BEHAVIORAL INSIGHTS	REGION OF FOCUS	BRIDGES TO ACTIVITIES	TARGET GROUP FOR INTERVENTION	FEASIBILITY	IMPACT
Social norm 7: Women need support and approval from their partner/household	Many financial institutions request for spousal approval when women apply for loans	All regions	2.6 Work with financial institutions to change loan approval requirements and train relationship officers on gender bias.	Financial institutions		
Social norm 8 – Women should not own assets	Families, husbands are concerned of women taking loans as consequences can be severe if they don't have collateral. Women are generally only encouraged to apply through groups as this decreases the risk on families.	All	2.7 Provide more information on bank loans and common terms and conditions through a BCC campaign	Households, including men		
			2.8 Design marketing campaigns that challenge traditional household gender roles.	All		
Social norm 8 – Women should not own assets	<p>Even if women had assets, families would not be OK to sell them if they defaulted. The same does not apply to men, who can put family assets at risk, and potentially sell them if necessary.</p> <p>The man's asset is the men. The woman's asset is the family's – who will not be OK to invest it in the woman's business.</p> <p>There is a very high risk of GBV if women were to invest assets into their business and failed.</p> <p>Karamoja – Animals, in particular, are men's ownership, regardless.</p>	All	2.9 Change people's perceptions that women's investment in business is not as risky. It is OK for women to take risks.	All		
			2.10 Challenge people's perception that if a woman owns an asset, she can invest it and do what she feels it's best for her and her family's future.	Families / husbands		
			2.11 Make GBV in the context of business and failure	Families / husbands		

SOCIAL NORM	BEHAVIORAL INSIGHTS	REGION OF FOCUS	BRIDGES TO ACTIVITIES	TARGET GROUP FOR INTERVENTION	FEASIBILITY	IMPACT
	[Implications: giving women asset ownership is not the only answer]		unacceptable and frowned upon within the community. A BCC and education campaign could work to achieve this.			
Various social norms	There is broad agreement across both men and women that it is OK for women to take loans to grow their business. However, there are various fears associated with women taking loans – e.g., inability of women to repay, consequences of default etc.		2.12 Continue to build on and celebrate the potential for women’s contribution to the household if they were to invest in their business.			
			2.13 Promote positive images of working women and businesswomen. Identify and highlight successful women, especially ‘norm breakers’ in non-traditional businesses, promote in BCC campaigns (digital and media).	All		

Recommendations: Behavior 3 – Women as seed agents

Table 12: Behavior 3 actionable insights

SOCIAL NORM (IF RELEVANT)	BEHAVIORAL INSIGHTS	REGION OF FOCUS	BRIDGES TO ACTIVITIES	TARGET GROUP FOR INTERVENTION	FEASIBILITY	IMPACT
Social norm 1: Women should be the primary caregivers / dedicate their time to childcare and the household.	Both men and women believe that women should not sell seed as they have other responsibilities. Both men and women believe that if women do sell seed, they should do it from their home, so that they can fulfil their household responsibilities.	Southwestern region	See bridges to activity 1.2, 1.3	Household members		
	Both men and women strongly believe that women should be seed agents.	Northern region and Karamoja	3.1 Build on positive norm change through promoting examples of successful female seed agents.	Community		
	If women work, they are expected to be responsible for all household expenditures. This will demotivate them to work.	Northern region	3.2 Address social norms through BCC	Household and community level		
Social norm 3: Women who leave the house and trade / become agents are having affairs/not trustworthy / at risk	Women who work and make money are seen as disrespecting the husband and run the risk of suffering GBV.	Northern region	3.3 Design marketing campaigns that challenge traditional household gender roles. Also see bridges to activity 2.11	Household and community level		
Other	Women who are seed agents are seen by all as a positive economic opportunity	Karamoja	3.4 Build on positive norm change through	Community level		

SOCIAL NORM (IF RELEVANT)	BEHAVIORAL INSIGHTS	REGION OF FOCUS	BRIDGES TO ACTIVITIES	TARGET GROUP FOR INTERVENTION	FEASIBILITY	IMPACT
	for families, and to bring good seed to the community.		<p>promoting examples of successful female seed agents.</p> <p>Design marketing campaigns that feature top performers and norm breakers as an inspiration to other women and men.</p>			
Other	Women have greater trust in the seed produced by women than that bought in shops. Men believe that women are good at doing this type of work.	Karamoja	See bridges to activity 3.3, 3.4			
Social norm 3: Women who leave the house and trade/become agents are having affairs/not trustworthy/at risk	People are concerned that women who leave the house independently could be abducted as someone's bride	Karamoja	See bridges to activities 1.6, 1.7, 1.8, 1.9			

Recommendations: Behavior 4 – Women buy/use seeds/pesticides

Table 13: Behavior 4 actionable insights

SOCIAL NORM (IF RELEVANT)	BEHAVIORAL INSIGHTS	REGION OF FOCUS	BRIDGES TO ACTIVITIES	TARGET GROUP FOR INTERVENTION	FEASIBILITY	IMPACT
Social norm 1 – Women should be the primary caregivers	Women should work from the home, work outside is seen as ‘men’s work’.	All	4.1 Intrahousehold decision making and sensitisation on gender norms See bridges to activity 1.1, 1.10	Household and community level		
	Men and women consider women the weaker sex, and unable to undertake activities, such as spraying crops, despite undertaking arduous household chores.	All	See bridges to activity 1.1	Household and community level		
	Men and women believe that handling fertilizers can lead to infertility.	All	4.2 Create a BCC campaign on fertilizers to debunk fertility myths 4.3 Provide women with protective clothes so they can handle pesticides if they want or need to	Household and community level		
Social norm 3: Women who leave the house and trade/become agents are having affairs/not trustworthy/at risk	GBV can arise when women leave the house to access, use and/or sell seeds or other inputs. This can lead to using chemicals to poison others or oneself.	All	4.4 Sensitization campaign on GBV and dangers of chemicals (poisoning and suicide) See bridges to activity 1.6, 1.7	Household or community level		

Annex 3 – Interview Guide – NOT FOR PUBLICATION

Consent

Introduce yourself and other team members present at the FGD.

Introduce the purpose of this focus group discussion. Emphasize that participation is entirely voluntary, but that their insights would really help USAID (United States Agency for International Development) [TBC]

Ensure participant confidentiality and explain why we are taking notes.

Ask participants if they have any questions about USAID (United States Agency for International Development) FTF (Feed the Future), or this specific research.

From each participant, obtain consent to continue the FGD, including that:

Participation is voluntary

Participants have the right to not answer every question

That they are free to leave at any point

That their anonymity will be preserved

That notes will be taken, and the conversation recorded

Introduction

Collect the following demographics / background information:

Age

Sex

Marital status

Number of household members

Size of land owned by household

Crops farmed

Behavior 1: Women are traders and aggregators

Question 1 – Background: Do you know of any women who play the role of traders/aggregators? Who are they and what do they do? What crops do they trade? Are there any differences between how women operate as traders, compared to men?

Vignette

Introduce the vignette. Jane is a married woman; she is in her late thirties. She has two teenage children. Her and her husband own a small plot of land on which they grow XYZ. Jane is ambitious and would like to step outside of farm-work. She has saved some money from the last two harvests, and with the approval/support of one of her relatives, she is thinking of investing this money to become a trader.

Question 2 (Personal Beliefs): Should Jane become a trader? Why/Why not?

Question 3 (Empirical Expectations): How often do you think a woman like Jane are able to become a trader? Why/Why not? Would it be easier for someone like Jane to become a trader for some specific crops? How about Crop X and Crop Y? Why?

Question 4 (Normative Expectations and Sanctions): What would other people think of Jane if she decided to become a trader? Who specifically? Why?

Question 5 (Exceptions): Under what circumstances would it be OK for Jane to become a trader? Why?

Under what circumstances would relatives and/or the husband support her wife to become a trader?

Under what circumstances would they not support her?

Behavior 2: Credit

Question 1 – Background: Do you know of any women who have taken out loans? What do women take loans out for? Why/Why not?

Vignette

Continue Jane's vignette. Jane is now thinking of supplementing her savings from the harvest by taking a loan to expand her agricultural business.

Question 2 (Personal Beliefs): Should Jane take a loan? Why/why not?

Question 3 (Empirical Expectations): How often do you think a woman like Jane would take a loan to expand her business? Why/why not?

Question 4 (Normative expectations and sanctions): What would other people think of Jane if she were to take out a loan to expand her business? Why?

Question 5 (Exceptions): Under what circumstances would it be OK for Jane to take a loan out to expand her business?

Behavior 3: Women are seed agents

Question 1 (Background): Do you know of any women who are input agents? How many? Who are they and what do they sell? Are there any differences between how women operate as input agent's vs men?

Vignette

Continue Jane’s vignette. Instead of becoming a trader, Jane participates to a recruitment fair for input agents to sell see for a large agribusiness. She is interested in the opportunity and would like to explore if that is the right thing for her.

Question 2 (Personal Beliefs): Should Jane become a seed agent? Why/why not? Would you feel different if it was to sell seed for Crop X or seed for Crop Y?

Question 3 (Empirical Expectations): How many women in Jane’s situation would decide to become an input agent? Why/why not?

Question 4 (Normative expectations and sanctions): What would people think of Jane becoming an agent? Why/why not?

Question 5 (Exceptions): Under what circumstances would it be OK for Jane to become an agent? Why?

Behavior 4: Women buy/use seed

Required materials:

Three drawings of a man, a woman and a couple on A4 size paper.

Prepare activity cards with farming activities listed in the tables below.

Place the three A4 drawings of the people and couple on the ground or on the table, in a row. Below these drawings, scatter the activity cards with the tasks

Ask the participant to sort the cards by categorizing them under the three large drawings in columns, according to whether the task is generally performed by a man, a woman, or both.

You can prompt the respondent by asking ‘Thinking of yourself and your partner, who generally performs this task [specific task listed on activity card]?’

First ask the 6 questions as a general statement

Then probe for the two crops prioritized, and ask if the roles are any different

Whenever you feel some findings are interesting, ask “why”

Seed

	IN GENERAL,	CROP #1	CROP #2
Decide what seed to buy	Man/woman/both	Man/woman/both	Man/woman/both
Buying the seed	Man/woman/both	Man/woman/both	Man/woman/both

Applying the seed	Man/woman/both	Man/woman/both	Man/woman/both
-------------------	----------------	----------------	----------------

Pesticide

	IN GENERAL	CROP #1	CROP #2
Decide what pesticide to buy	Man/woman/both	Man/woman/both	Man/woman/both
Buying the pesticide	Man/woman/both	Man/woman/both	Man/woman/both
Applying the pesticide	Man/woman/both	Man/woman/both	Man/woman/both

Behavior 5: Women learn and access information

Question: For each of the information below, ask to what extent they currently access agricultural information, and if they trust the information they receive/would receive

INFORMATION SOURCE	CURRENTLY USE	TRUST
From radio	Never / sometimes / regularly	Fully trust / sometimes trust / never
Text / SMS (Short Message Service)	Never / sometimes / regularly	Fully trust / sometimes trust / never
Social media / WhatsApp / FB	Never / sometimes / regularly	Fully trust / sometimes trust / never
Other women	Never / sometimes / regularly	Fully trust / sometimes trust / never
Farmers groups	Never / sometimes / regularly	Fully trust / sometimes trust / never
Places of worship	Never / sometimes / regularly	Fully trust / sometimes trust / never
Husband	Never / sometimes / regularly	Fully trust / sometimes trust / never
Extension workers – male	Never / sometimes / regularly	Fully trust / sometimes trust / never
Extension worker – female	Never / sometimes / regularly	Fully trust / sometimes trust / never
Agent – male	Never / sometimes / regularly	Fully trust / sometimes trust / never
Agent – female	Never / sometimes / regularly	Fully trust / sometimes trust / never



FEED THE FUTURE

The U.S. Government's Global Hunger & Food Security Initiative

www.feedthefuture.gov