

# The impacts of gender-conscious payment models on the status of women engaged in micro-forestry on the Kenyan coast

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## Key points

- ▶ Control over land and capital in coastal Kenya is traditionally patriarchal. In the context of forestry, women consistently fail to reap the same benefits as men despite doing the majority of the labor involved.
- ▶ Komaza's micro-forestry model provides women with an alternative avenue for capital accumulation outside of traditional mechanisms of control.
- ▶ Clearly defining the Komaza 'farmer' and 'landowner' contributes to the financial enfranchisement of women and allows them greater discretion on land use and capital allocation.
- ▶ Paying through mobile money helps ensure women receive payments directly and are able to manage this money themselves.

## Introduction

Across Africa, and in Kenya specifically, women comprise the majority of the labor force contributing to agroforestry (Kiptot 2012). Despite their greater involvement, women often do not realize the same benefits as men. Their wages are lower, their working conditions worse, and their involvement in decision making extremely limited (FAO 2007). While women dominate the subsistence agriculture sector, men dominate the far more lucrative commercial agriculture sector (Obonyo 2012). To compound the situation, control of land lies almost exclusively in the hands of men. In Kenya, men hold 99% of formal title deeds on land dedicated to agriculture, while making up only 20% of the agricultural workforce (Kenya

Land Alliance 2013). According to a report on gender in African forestry, the "effective exclusion of women from possession and control of land is largely the cause of their subordination and dependence on men in local forest communities in rural Africa" (FAO 2007). This is characteristic of the experiences of many women along Kenya's Coast, where Komaza operates thousands of micro-forestry operations.

Komaza is a social enterprise that partners with rural farmers in an innovative 'outgrower'<sup>1</sup>

<sup>1</sup> Outgrower schemes, also known as contract farming, are broadly defined as binding arrangements through which a firm ensures its supply of agricultural products by individual or groups of farmers (Felgenhauer and Wolter 2011).

model to plant micro-woodlots that are managed collectively in order to produce sustainable timber products. Farmers contribute land and labor and are paid for harvested trees. Komaza provides training, planting inputs, maintenance support, harvesting services, and a guaranteed market into wood processing and sales operations. This model allows Komaza to partner with over 14,000 smallholder farmers across coastal Kenya. As part of this partnership, Komaza pays close attention to the underlying gender dynamics of land ownership and labor. Komaza seeks to recognize the labor undertaken by women through an innovative farmer compensation model and payment system, which will be the focus of this brief.

### Komaza's gender-conscious payment model

Komaza's enrollment process engages local community leaders and government officials to determine land rights and ensure that farmers partnering with Komaza have the right to plant on the land, either through ownership or the expressed written permission of the landowner. This is not only important for the security of Komaza's assets; it also is important to satisfy Kenyan legal requirements. The existing legal framework means that women, who are normally not recognized as landowners, are often constrained by both traditional paradigms and legal structures which serve to promote a patriarchal system of land tenure.

The solution Komaza has identified is to create a contractual distinction between the farmer and the landowner for every woodlot. As a requirement of taking part in the project, all Komaza farmers and respective landowners (if not the farmers) must agree to and sign Komaza's farmer contract, which explicitly lays out the terms of the Komaza partnership. The landowner signs as a consenting party, thereby allowing the Komaza farmer to use the land for the duration of the contract. The Komaza farmer is the individual responsible for attending trainings, planting, maintaining the trees, and, most importantly, is who Komaza pays at the time of harvest.

This distinction between Komaza farmer and landowner is critical to how Komaza addresses issues of gender equity, as payments are made to the individual who enrolls in the project and is responsible for doing the required labor. If Komaza did not differentiate these parties, payments would traditionally go to landowners, who are almost exclusively men. Beyond allowing women greater economic autonomy by allowing them to bypass patriarchal land ownership policies, this process likely results in optimized social impact from Komaza's payments. There is extensive development literature which indicates that, when in control of money, women tend to invest in more productive assets, resulting in more rapid development, and declining rates of poverty and inequality (Lomey 2013).



A Komaza farmer among the flourishing trees she planted in 2017 (Photo by Komaza)

Operating in the Kenyan context also allows Komaza to utilize a technology that, although nascent in much of the world, has a long-established history in Kenya: mobile money. M-Pesa, a mobile SIM-based banking system, has been operating in Kenya for more than 10 years, and has revolutionized the ways in which people access financial services. Nearly 90% of people over the age of 15 in Kenya have an M-Pesa account (Maina 2017), which allows Komaza to easily pay farmers directly to their SIM card. Paying farmers with M-Pesa is more secure than paying with cash and ensures the money paid goes directly to the SIM card designated by the Komaza farmer. Likewise, M-Pesa provides a range of financial services, including interest on savings, access to loans, and secure savings without the need to open a bank account.

Komaza's innovative contract and payment model circumnavigates patriarchal systems and empowers women by promoting their financial inclusion and rewarding their labor. While the recent introduction of this payment model in early 2018 has been well received by farmers, a full impact analysis can only be undertaken after final harvests have been completed. Only when women receive full payments will it be possible to trace the impact of this influx of capital on their standard of living and future income levels. In the interim, there are a number of areas that would benefit from further research to develop Komaza's micro-forestry model. A critical first step is determining how many of Komaza's female farmers own their own SIM cards. Knowing this number and better understanding how women use their M-Pesa accounts will help provide evidence to inform potential improvements to Komaza's payment model. It is equally important to understand the familial dynamics surrounding SIM card ownership, use and decision making. While mobile money presents an opportunity to ensure that capital is more equitably shared between genders, the ability to measure this impact, and potentially the impact itself, is lost if a family shares one SIM card. A further challenge is understanding how women use the money they receive. The amount Komaza expects to pay farmers at final harvest will result in a significant disruption to normal income levels. An injection of capital this large (USD 800-1,500 per final harvest, depending on maintenance of the farm) may present a challenge for someone who has never before handled so much money at once. Exploring the possibility of providing financial literacy training to farmers could help ensure the impacts from payments are maximized.



A dedicated group of farmers celebrating their partnership with Komaza (Photo by Komaza)

## Recommendations

1. Payments in micro-forestry projects must distinguish between landowners and those contributing their time and effort to the project. Payment mechanisms that pay farmers equitably for the work they do should be implemented. When engaging in outgrower forestry projects, this means paying the individual who enrolls in the project. Paying landowners for projects done on their land risks perpetuating systemic marginalization of women, while paying those responsible for completing the requisite labor opens new avenues for their self-realization.
2. Women who contribute their labor must be equally recognized, equally able to participate, and equally reap the benefits of the project. However, simply paying women directly is not enough; more robust mechanisms should be established to ensure that funds actually flow to the intended recipients and that access and use is not dictated by family members or external actors.
3. Mobile money should be utilized as a method to pay women directly and securely in outgrower models. This promotes their financial inclusion and ensures that the money earned goes directly to the intended recipient. Farmers are also able to access financial services to invest, save, and spend their money in more productive ways which might otherwise be impossible. Coupling mobile money payment with increased access to financial services, financial/business training, and enhanced access to markets has the potential to increase this impact further.

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Forest Landscape Restoration (FLR) aims to achieve ecological integrity and enhance human well-being in deforested or degraded landscapes. Evidence shows that addressing gender equality and women's rights is critical for addressing this dual objective. Against this backdrop, CIFOR and a number of partners hosted a Global Landscapes Forum workshop on FLR and gender equality in Nairobi, Kenya in November 2017. The objective of the workshop was to identify and discuss experiences, opportunities and challenges to advancing gender-responsive FLR in East African countries, as well as to join together various stakeholders working at the interface of gender and FLR as a community of practice. This brief set is a tangible outcome of this collaboration, featuring a number of useful lessons and recommendations rooted in the experience and expertise of partners in civil society, multilateral organizations, research community and private sector – all working in different ways to enhance the gender-responsiveness of restoration efforts.

**The Global Landscapes Forum (GLF)** is the world's largest knowledge-led multi-sectoral platform for integrated land use, bringing together world leaders, scientists, private sector representatives, farmers and community leaders and civil society to accelerate action towards the creation of more resilient, equitable, profitable, and climate-friendly landscapes.



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