



## 30% INCREASED YIELDS FOR FEMALE ONION PRODUCERS THROUGH ACCESS TO FINANCE

### INCREASING FIELD LEVEL SUSTAINABILITY

By addressing women's unequal access to knowledge, resources, and decision-making through targeted activities and services, farmers and workers achieve increased incomes and better working and living conditions.



Female onion farmers in Mali experienced 30% increased yields through participation in Village Savings and Loan Associations (VSLAs). The VSLAs granted women access to finance, which enabled them to buy better quality seeds. In cocoa, VSLA's in Ghana resulted in 27% higher incomes for cocoa farmers compared to those who did not participate in VSLAs.

The problem experienced by cocoa smallholder farmers in Ghana, particularly women, and female smallholder onion farmers in Mali was a lack of access to finance due to their exclusion from the formal banking system.

Apart from increased yields and incomes, the VSLAs increased saving habits, enhanced financial literacy and group dynamic skills, improved cropping practices and provided access to loans. Female cocoa farmers further reported more confidence and increased participation in decision-making at household levels.

#### 30% INCREASED YIELDS FOR FEMALE ONION PRODUCERS ARE ACHIEVED THROUGH:

- Access to loans and gaining financial literacy skills
- Agricultural training and availability of improved seeds and other inputs.

#### WHY INTEGRATE GENDER?

Access to finance and training women in improved cropping practices leads to higher yields