



Factsheet 12: Gender Inclusiveness in Asset Ownership, Access to Credit and Group Membership

Background

In the previous factsheet, the role of men and women in activity participation, decision making in dairy related activities, level of input in decision making, extent of personal decision making, and use of income generated from various on-farm activities was analysed.

The approach to collecting the data using the Abbreviated Women Empowerment in Agriculture Index (A-WEAI) module was explained in Factsheet 11.

In this factsheet, the aspect of gender inclusiveness will be further explored, focusing on individual and collective ownership of assets; decision making regarding sources, forms, and borrowing of funds; and participation in various groups.

In order to avoid biases in responses, the primary decision makers (PDMs) and the secondary decision makers (SDMs) in the household were asked the questions in this module separately.

In Factsheet 3, on household characteristics of the ISHS, it was noted that overall, **97% of the household's PDMs were male. 94% of households had a SDM and nearly all were females (99%).**

Ownership of assets

The respondents were asked about household assets and ownership of a number of items that could be used to generate income. District wise results are shown in Table A1 in the Appendix.

Assets that were considered include: agricultural land; large (e.g. cattle, horses and buffalo) and small (e.g. goats, sheep and pigs) livestock; poultry (e.g. chickens, ducks, turkeys and pigeons); fishing pond and fishing equipment; mechanised and non-mechanised farming equipment; non-farm business equipment; houses and other structures; large (e.g. refrigerators) and small (e.g. cookware and radios) consumer durables; mobile phones; other land (for non-agricultural purposes); and means of transportation.

Household asset ownership

Overall, the reported ownership was consistent between PDMs and SDMs for all categories:

- Agricultural land (for 47% and 46%, respectively)
- Large livestock (94% and 93%, respectively)

- Small livestock (5% for both)
- Poultry (24% for both)
- Fishing pond or fishing equipment (5% and 4%, respectively)
- Non-mechanised farm equipment (79% and 75%, respectively)
- Non-farm business equipment (12% and 13%, respectively)
- House or other large structures (90% and 89%, respectively)
- Small consumer durables (97% and 98%, respectively)
- Means of transportation (83% for both)

Intra-household asset ownership

The respondents were also asked, within the household, if assets were owned solely or jointly. Figure 1 shows intra-household asset ownerships as reported by PDMs and SDMs. District wise results are shown in Table A2 in the Appendix.

- 66% of the PDMs (most of whom are men) perceived that the assets were owned jointly, while 75% of the SDMs (most of whom are women) felt the same. **This indicates that more women perceived there was joint ownership of assets compared to the men in the household.**
- The number of PDMs (21%) who reported they were the sole owners of assets was almost double than that of the SDMs (11%).

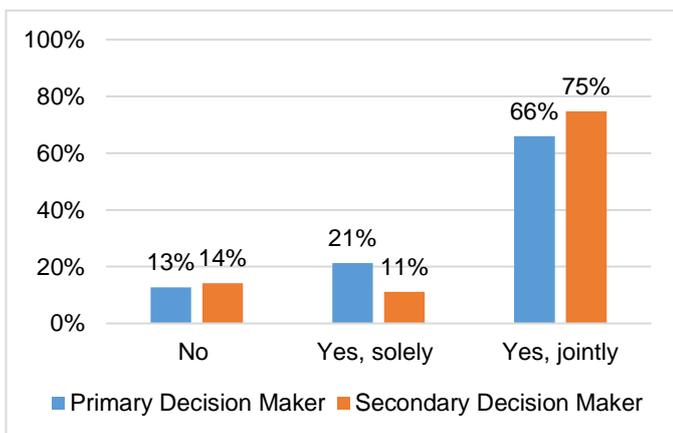


Figure 1. Perception of sole and joint ownership of assets by PDMs and SDMs.

When assets were considered separately (e.g. land, livestock, household consumer durables), overall, **the results indicate a greater number of SDMs perceived joint ownership compared to PDMs.** However, there are some differences between the types of assets.

District wise results are shown in Table A3 in the Appendix.

- Only 6% of SDMs (women) perceived that they had sole ownership of **agricultural land**, while 83% of SDMs perceived joint ownership. On the other hand, 26% of PDMs (men) perceived sole ownership, while 66% perceived joint ownership of **agricultural land**.
- In regard to **large livestock**, majority of SDMs (91%) perceived that there was joint ownership, compared to only 78% of PDMs; 19% of PDMs perceived sole ownership, compared to only 1% of SDMs.
- A small number of SDMs (3%) had a perception of sole ownership when it comes to **non-mechanised farm equipment**, while large number of PDMs (42%) perceived sole ownership of **non-mechanised farm equipment**.
- In regard to **houses or other structures**, the difference between PDMs' (81%) and SDMs' (89%) perception of joint ownership was smaller compared to difference in perception for other assets. **This indicates that for both men and women in household there was an increased sense of joint ownership of houses.**
- However, 28% of SDMs perceived sole ownership of **small consumer durables**, while only 6% of PDMs reported sole ownership and 26% stated no ownership.
- Majority of SDMs either reported joint (68%) or no ownership (30%) of **means of transportation**. PDMs, on the other hand, mainly reported joint ownership (60%) or sole ownership (29%).

Access to credit

Sources of loans

The respondents were asked about their experience with borrowing money or other items in the past 12 months.

District wise results of sources of loans are shown in Table A4 in the Appendix.

- **A large proportion of PDMs (men) (38%) and SDMs (women) (36%) reported no sources for borrowing credit**, which indicates that the household had not borrowed money in the past 12 months.
- According to both PDMs and SDMs, a majority of the households (36%) that had borrowed money did so from the **dairy cooperative**.
- This was followed by borrowing from **formal sources like banks and financial institutions** according to 21% of PDMs and 22% of SDMs.
- According to 6% of PDMs and SDMs, money was also borrowed from **friends and/or relatives with no interest**.

Forms of loan

From the respondents who had reported borrowing funds, they were asked about the forms of loans, whether they were cash, in kind, or both that households borrowed in the past 12 months.

District wise results are shown in Table A5 in the Appendix.

- According to **majority (98%) of PDMs and SDMs, the loan from the dairy cooperative was in the form of cash**.
- Similarly, **100% of PDMs and SDMs reported that lending from banks and financial institutions was in the form of cash**.
- 87% of PDMs and 86% of SDMs that borrowed from **friends/relatives received the credit in cash**, while 14% **received it in-kind**.

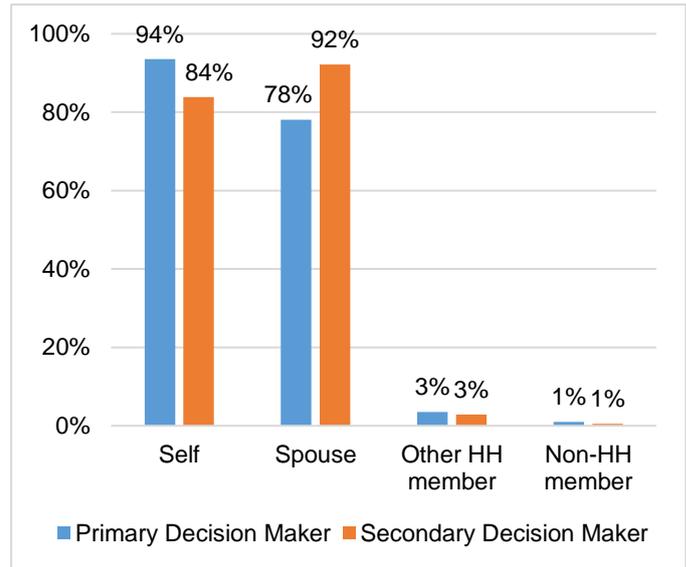


Figure 2. Perception of decision making regarding borrowing funds by PDMs (n=402) and SDMs (n=384).

Decisions on borrowing funds

The respondents were asked who made the decision to borrow most of the time in the past 12 months.

Figure 2 shows the level of decision making on borrowing funds according to PDMs and SDMs. District wise results are shown in Table A6 in the Appendix.

- 94% of PDMs reported making decisions to borrow themselves, compared to 92% of SDMs who considered their spouse responsible.
- There was a larger spread between PDMs who considered their spouse responsible for borrowing decisions (78%) and SDMs who considered themselves responsible (84%).
- According to 4% of PDMs, other household members made decisions to borrow funds, while 3% of SDMs thought the same (Figure 2).

Overall, **this indicates that decisions to borrow funds were in most cases undertaken jointly**.

Decisions on usage of borrowed funds

The previous question was followed by a question on who made decisions on what to do with the borrowed funds.

District wise results are shown in Table A6 in the Appendix. Figure 3 shows the differences in the level of decision making between PDMs and SDMs when it comes to decisions on what to do with the borrowed funds.

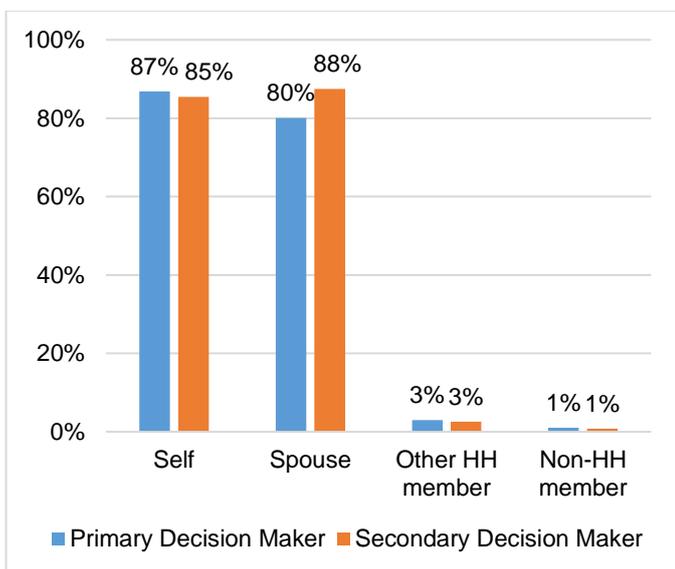


Figure 3. Perception of decision making on what to do with borrowed funds by PDMs and SDMs.

- 87% of PDMs reported making decisions on what to do with the borrowed funds themselves, while 88% of SDMs considered their spouse responsible.

- Similarly to the previous section, less PDMs considered their spouse responsible for making these decisions (80%), compared to SDMs who considered themselves responsible (85%).

However, the difference in perception was relatively small. **This indicates that decisions on what to do with borrowed funds were in most cases also undertaken jointly.**

Group membership

The respondents were asked about formal, informal, and customary groups in the community and whether they were active members of any of these groups.

Groups that are considered in the A-WEIA include: farmer (including agricultural, livestock, fisheries, and marketing), youth, forest, credit or microfinance, insurance, trade and business associations, civic, religious, and women's groups.

This has shed some light onto the level of exposure women might receive when participating in training in farming, business, capacity building, and social activities through membership in such groups.

Figure 4 shows the level of membership of both PDMs and SDMs in various formal, informal, and customary groups in the community. District wise results are shown in Table A7 in the Appendix.

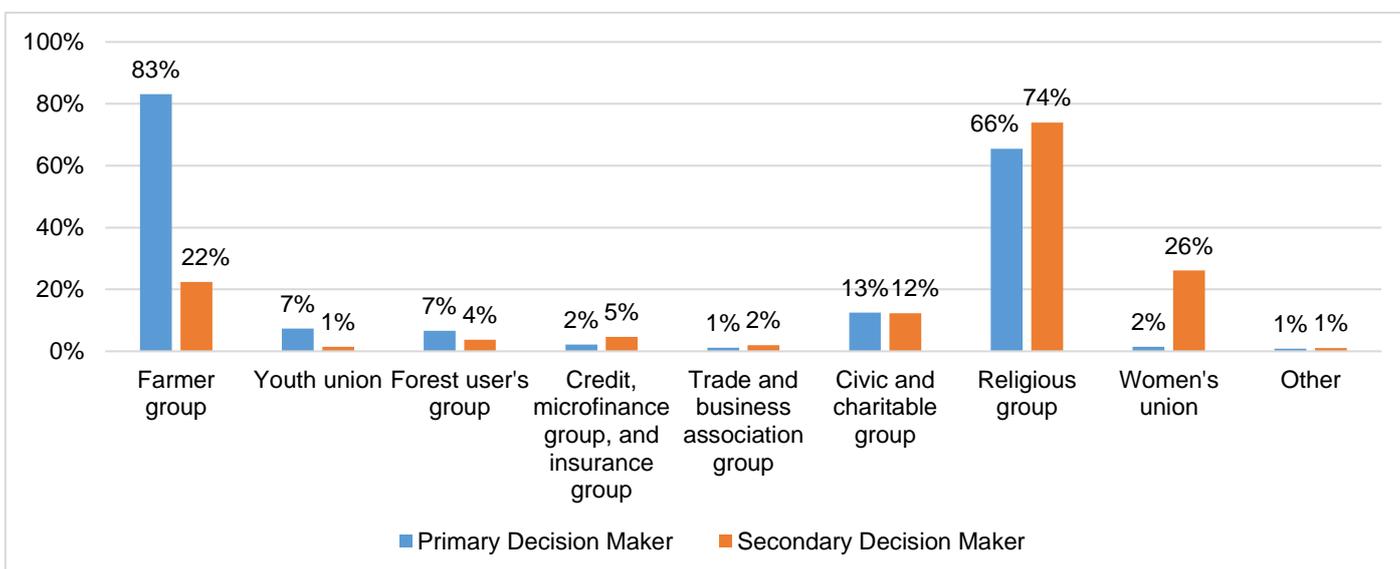


Figure 4. Comparison of membership in various groups between PDMs and SDMs.

In regard to membership in farmer groups, there was a substantial difference in the level of participation between PDMs and SDMs.

- Overall, **83% of PDMs were members of farmer groups, while only 22% of SDMs were members of similar groups** (Figure 4).
- The level of SDM membership in these groups was highest in Garut district (34%), and lowest in Bandung district (16%) (Table A7).

On the other hand, more SDMs reported being active members of religious groups compared to PDMs.

- Overall, **74% of SDMs were members of religious groups, while 66% of PDMs were members of similar groups** (Figure 4).
- Highest share of membership of religious groups for both PDMs (86%) and SDMs (92%) was in Garut district (Table A7).

Another interesting fact can be noted in a relatively low participation of SDMs in Women's union groups.

- **Only 26% of SDMs (women) were active members of Women's union** (Figure 4).
- Highest share of membership of Women's union was reported in Bogor district (30%) and lowest was in Cianjur district (19%) (Table A7).

Summary

In this factsheet, various insights from the ISHS were examined, including individual and collective ownership of assets, forms of credit, decision making on borrowing, decision making on the use of borrowed funds, and aspects of group membership of PDMs and SDMs.

- In regard to **ownership of major assets (e.g. houses, agricultural land plots and means of transportation)**, the share of reported PDM ownership was relatively similar to SDM ownership.
- 66% of the PDMs perceived that there was joint ownership of assets, while 75% of the

SDMs felt the same. This indicates that **more women thought there was joint ownership of assets compared to the men in the household.**

- In regard to sole or joint ownership, the overall results indicate that **for majority of the assets, a greater number of SDMs perceived a joint ownership compared to PDMs.**
- **According to both PDMs (38%) and SDMs (36%), majority of the households had not borrowed money in the past 12 months.**
- **Majority of PDMs and SDMs (36%) who had borrowed money in the past 12 months reported borrowing from the dairy cooperatives, which was predominantly (98%) in the form of cash.**
- In regard borrowing funds, 94% of PDMs perceived that they made the decision on borrowing, while 92% of SDMs considered their spouse responsible. Likewise, 84% of SDMs reported making these decisions themselves, while 78% of PDMs considered their spouse responsible. **This indicates that the decisions to borrow funds were in most cases undertaken jointly.**
- Similarly, with decisions on what to do with the borrowed funds, 87% of PDMs perceived that they made these decisions themselves, while 88% of SDMs considered their spouse responsible. 85% of SDMs considered themselves responsible, while 80% of PDMs considered their spouse responsible. **This indicates that the decisions on what to do with the borrowed funds were in most cases undertaken jointly.**
- In regard to **farmer groups**, there was a **significant difference in the level of participation between PDMs (83%) and SDMs (22%).**
- On the other hand, **more SDMs (74%) reported active participation in religious groups, compared to only 66% of PDMs.**

Appendix to Factsheet 12

The tables included in this appendix provide summary statistics related to gender inclusiveness in asset ownership, access to credit, and group membership for the entire sample.

Statistical significance between districts were determined using ANOVA (for binary and continuous variables) and Pearson's Chi-squared test (for categorical variables). For categorical variables with small observations ($n < 5$), Fisher's exact test was used to confirm the Chi-squared test. ANOVA and Chi-squared tests results are shown in the right-hand column, under the Total. Pairwise comparisons were performed for continuous and binary variables using Tukey tests when the ANOVA test was trending towards significant ($p < 0.1$). Districts with the same letter are not significantly different at the 5% level ($p > 0.05$).

Table A1. Percent of PDMs and SDMs who own various assets that could be used to generate income, by district.

Variable	Primary Decision Maker (n=600)										Secondary Decision Maker (n=563)									
	Bandung		Bogor		Cianjur		Garut		Total		Bandung		Bogor		Cianjur		Garut		Total	
	Value	Sig ¹	Value	Sig ¹	Value	Sig ¹	Value	Sig ¹	Value	Sig ¹	Value	Sig ¹	Value	Sig ¹	Value	Sig ¹	Value	Sig ¹	Value	Sig ¹
Agricultural land	46.0%	ab	45.0%	ab	32.5%	a	57.1%	b	46.7%	***	43.6%	ab	44.7%	ab	35.1%	a	56.4%	b	45.6%	**
Large livestock	90.0%		100.0%	a	98.8%	a	96.4%	a	94.0%	***	89.3%	a	100.0%	b	98.6%	b	95.5%	ab	93.4%	***
Small livestock	2.7%	a	7.5%	a	8.8%	a	6.4%	a	5.0%	*	2.9%	a	7.9%	a	6.8%	a	8.3%	a	5.3%	*
Poultry	20.3%	a	22.5%	ab	37.5%	b	23.6%	ab	23.7%	**	19.6%	a	23.7%	ab	40.5%	b	23.3%	a	23.8%	***
Fish pond or fishing equipment	2.0%	a	5.0%	ab	2.5%	a	11.4%	b	4.7%	***	1.4%	a	5.3%	ab	1.4%	a	12.0%	b	4.4%	***
Farm equipment (non-mechanised)	70.3%		92.5%	a	88.8%	a	83.6%	a	78.8%	***	65.4%		90.8%	a	87.8%	a	80.5%	a	75.3%	***
Farm equipment (mechanised)	4.7%		0.0%		2.5%		2.9%		3.3%		5.4%		1.3%		4.1%		2.3%		3.9%	
Non-farm business equipment	9.7%	a	22.5%	b	15.0%	ab	10.7%	ab	12.3%	**	10.4%	a	25.0%	b	17.6%	ab	9.8%	a	13.1%	***
House or other structures	85.0%		95.0%	a	96.3%	a	93.6%	a	89.8%	***	83.6%	a	97.4%	b	93.2%	ab	94.7%	b	89.3%	***
Large consumer durables	99.3%		98.8%		98.8%		98.6%		99.0%		98.2%		100.0%		98.6%		99.2%		98.8%	
Small consumer durables	96.0%		100.0%		96.3%		97.9%		97.0%		95.4%	a	100.0%	a	100.0%	a	99.2%	a	97.5%	**
Mobile phones	86.7%		92.5%		86.3%		80.7%		86.0%		85.4%		89.5%		87.8%		78.9%		84.7%	
Other land not used for agricultural purposes	16.7%		17.5%		18.8%		15.7%		16.8%		15.7%		21.1%		14.9%		15.0%		16.2%	
Means of transportation	84.7%	a	93.8%	a	86.3%	a	69.3%		82.5%	***	85.0%	a	94.7%	a	86.5%	a	68.4%		82.6%	***
None	0.0%		0.0%		0.0%		0.0%		0.0%		0.7%		0.0%		0.0%		0.0%		0.4%	

¹Sig = Significance; * p < 0.1, ** p < 0.05 and *** p < 0.01 indicate significance at the 10%, 5% and 1% levels, respectively. Pairwise comparisons were performed for continuous and binary variables using Tukey tests when the ANOVA test was trending towards significant (p < 0.1). Districts with the same letter are not significantly different at the 5% level (p > 0.05).

Table A2. Percent of PDMs and SDMs reporting on overall sole or joint ownership of assets, by district.

Variable	Primary Decision Maker (n=4438)						Secondary Decision Maker (n=4133)					
	Bandung	Bogor	Cianjur	Garut	Total	Sig ¹	Bandung	Bogor	Cianjur	Garut	Total	Sig ¹
Do you own any of the items that could be used to generate income?												
<i>No</i>	12.7%	12.2%	11.4%	14.1%	12.8%	***	14.9%	12.3%	14.0%	13.9%	14.2%	***
<i>Yes, solely</i>	24.0%	21.1%	19.0%	17.1%	21.3%	***	12.8%	11.0%	7.2%	10.1%	11.1%	***
<i>Yes, jointly</i>	63.4%	66.7%	69.6%	68.8%	66.0%	***	72.3%	76.7%	78.9%	76.0%	74.7%	***

¹Sig = Significance; * p < 0.1, ** p < 0.05 and *** p < 0.01 indicate significance at the 10%, 5% and 1% levels, respectively. Pairwise comparisons were performed for continuous and binary variables using Tukey tests when the ANOVA test was trending towards significant (p < 0.1). Districts with the same letter are not significantly different at the 5% level (p > 0.05)

Table A3. Percent of PDMs and SDMs reporting sole or joint ownership of various assets, by district.

Variable	Primary Decision Maker (PDM)						Secondary Decision Maker (SDM)					
	Bandung	Bogor	Cianjur	Garut	Total	Sig ¹	Bandung	Bogor	Cianjur	Garut	Total	Sig ¹
Agricultural land (PDM=280) (SDM=257)												
No	10.9%	0.0%	11.5%	7.5%	8.6%		13.1%	8.8%	7.7%	13.3%	12.1%	
Yes, solely	29.7%	25.0%	15.4%	21.3%	25.4%		8.2%	5.9%	0.0%	2.7%	5.5%	
Yes, jointly	59.4%	75.0%	73.1%	71.3%	66.1%		78.7%	85.3%	92.3%	84.0%	82.5%	
Large livestock (PDM=564) (SDM=526)												
No	1.9%	2.5%	10.1%	0.7%	2.8%	***	7.6%	7.9%	15.1%	4.7%	8.0%	
Yes, solely	20.0%	21.3%	12.7%	20.0%	19.2%	***	0.4%	1.3%	0.0%	0.8%	0.6%	
Yes, jointly	78.2%	76.3%	77.2%	79.3%	78.0%	***	92.0%	90.8%	84.9%	94.5%	91.4%	
Small livestock (PDM=30) (SDM=30)												
No	0.0%	0.0%	14.3%	0.0%	3.3%		12.5%	0.0%	20.0%	9.1%	10.0%	
Yes, solely	37.5%	16.7%	28.6%	0.0%	20.0%		0.0%	0.0%	0.0%	0.0%	0.0%	
Yes, jointly	62.5%	83.3%	57.1%	100.0%	76.7%		87.5%	100.0%	80.0%	90.9%	90.0%	
Poultry (PDM=142) (SDM=134)												
No	13.1%	27.8%	13.3%	9.1%	14.1%		18.2%	16.7%	16.7%	0.0%	13.4%	
Yes, solely	24.6%	5.6%	16.7%	6.1%	16.2%		16.4%	11.1%	3.3%	9.7%	11.2%	
Yes, jointly	62.3%	66.7%	70.0%	84.9%	69.7%		65.5%	72.2%	80.0%	90.3%	75.4%	
Fish pond or fishing equipment (PDM=28) (SDM=25)												
No	0.0%	0.0%	0.0%	0.0%	0.0%		0.0%	25.0%	0.0%	12.5%	12.0%	
Yes, solely	0.0%	0.0%	50.0%	0.0%	3.6%	***	0.0%	0.0%	0.0%	0.0%	0.0%	
Yes, jointly	100.0%	100.0%	50.0%	100.0%	96.4%	***	100.0%	75.0%	100.0%	87.5%	88.0%	
Farm equipment (non-mechanised) (PDM=473) (SDM=424)												
No	1.0%	2.7%	2.8%	0.0%	1.3%		27.3%	21.7%	24.6%	25.2%	25.5%	
Yes, solely	45.5%	39.2%	42.3%	38.5%	42.3%		3.3%	2.9%	3.1%	3.7%	3.3%	
Yes, jointly	53.6%	58.1%	54.9%	61.5%	56.5%		69.4%	75.4%	72.3%	71.0%	71.2%	
Farm equipment (mechanised) (PDM=20) (SDM=22)												
No	0.0%	0.0%	0.0%	0.0%	0.0%		26.7%	0.0%	0.0%	33.3%	22.7%	
Yes, solely	64.3%	0.0%	50.0%	25.0%	55.0%		6.7%	0.0%	0.0%	0.0%	4.6%	
Yes, jointly	35.7%	0.0%	50.0%	75.0%	45.0%		66.7%	100.0%	100.0%	66.7%	72.7%	
Non-farm business equipment (PDM=74) (SDM=74)												
No	6.9%	11.1%	16.7%	6.7%	9.5%		34.5%	26.3%	15.4%	38.5%	29.7%	
Yes, solely	44.8%	11.1%	33.3%	40.0%	33.8%		13.8%	10.5%	15.4%	15.4%	13.5%	
Yes, jointly	48.3%	77.8%	50.0%	53.3%	56.8%		51.7%	63.2%	69.2%	46.2%	56.8%	
House or other structures (PDM=539) (SDM=503)												
No	8.6%	2.6%	9.1%	5.3%	7.1%		7.3%	5.4%	5.8%	1.6%	5.4%	
Yes, solely	12.6%	14.5%	11.7%	9.9%	12.1%		6.8%	4.1%	1.5%	7.1%	5.8%	
Yes, jointly	78.8%	82.9%	79.2%	84.7%	80.9%		85.9%	90.5%	92.8%	91.3%	88.9%	
Large consumer durables (PDM=594) (SDM=556)												
No	13.8%	7.6%	5.1%	10.9%	11.1%		1.8%	1.3%	1.4%	0.0%	1.3%	
Yes, solely	7.7%	7.6%	5.1%	6.5%	7.1%		12.7%	6.6%	2.7%	10.6%	10.1%	
Yes, jointly	78.5%	84.8%	89.9%	82.6%	81.8%		85.5%	92.1%	95.9%	89.4%	88.7%	

Variable	Primary Decision Maker (PDM)						Secondary Decision Maker (SDM)					
	Bandung	Bogor	Cianjur	Garut	Total	Sig ¹	Bandung	Bogor	Cianjur	Garut	Total	Sig ¹
Small consumer durables (PDM=582) (SDM=549)												
<i>No</i>	27.1%	31.3%	14.3%	27.7%	26.1%		0.4%	0.0%	0.0%	0.0%	0.2%	
<i>Yes, solely</i>	5.6%	7.5%	3.9%	5.8%	5.7%		31.1%	25.0%	18.9%	30.3%	28.4%	
<i>Yes, jointly</i>	67.4%	61.3%	81.8%	66.4%	68.2%		68.5%	75.0%	81.1%	69.7%	71.4%	
Mobile phones (PDM=516) (SDM=477)												
<i>No</i>	27.7%	32.4%	27.5%	48.7%	33.0%	***	32.2%	30.9%	36.9%	44.8%	35.4%	*
<i>Yes, solely</i>	42.3%	40.5%	39.1%	22.1%	37.2%	***	33.9%	41.2%	26.2%	20.0%	30.8%	*
<i>Yes, jointly</i>	30.0%	27.0%	33.3%	29.2%	29.8%	***	33.9%	27.9%	36.9%	35.2%	33.8%	*
Other land not used for agricultural purposes (PDM=101) (SDM=91)												
<i>No</i>	10.0%	7.1%	0.0%	13.6%	8.9%		15.9%	6.3%	0.0%	5.0%	9.9%	
<i>Yes, solely</i>	32.0%	14.3%	20.0%	9.1%	22.8%		2.3%	6.3%	0.0%	5.0%	3.3%	
<i>Yes, jointly</i>	58.0%	78.6%	80.0%	77.3%	68.3%		81.8%	87.5%	100.0%	90.0%	86.8%	
Means of transportation (PDM=495) (SDM=465)												
<i>No</i>	8.3%	10.7%	13.0%	19.6%	11.5%	**	31.9%	20.8%	21.9%	38.5%	30.1%	
<i>Yes, solely</i>	33.5%	26.7%	20.3%	24.7%	28.9%	**	1.7%	2.8%	3.1%	3.3%	2.4%	
<i>Yes, jointly</i>	58.3%	62.7%	66.7%	55.7%	59.6%	**	66.4%	76.4%	75.0%	58.2%	67.5%	

¹Sig = Significance; * p < 0.1, ** p < 0.05 and *** p < 0.01 indicate significance at the 10%, 5% and 1% levels, respectively. Pairwise comparisons were performed for continuous and binary variables using Tukey tests when the ANOVA test was trending towards significant (p < 0.1). Districts with the same letter are not significantly different at the 5% level (p > 0.05).

Table A4. Percent of PDMs and SDMs who had a loan in the last 12 months from various sources, by district.

Variable	Primary Decision Maker (n=600)										Secondary Decision Maker (n=563)									
	Bandung		Bogor		Cianjur		Garut		Total		Bandung		Bogor		Cianjur		Garut		Total	
	Value	Sig ¹	Value	Sig ¹	Value	Sig ¹	Value	Sig ¹	Value	Sig ¹	Value	Sig ¹	Value	Sig ¹	Value	Sig ¹	Value	Sig ¹	Value	Sig ¹
Dairy cooperative	26.3%		8.8%		42.5%		69.3%		36.2%	***	26.1%	a	6.6%		40.5%	a	70.7%		35.9%	***
Formal lender (bank/financial institution)	30.0%	b	20.0%	ab	7.5%	a	8.6%	a	20.7%	***	31.4%	b	21.1%	ab	8.1%	a	9.0%	a	21.7%	***
Informal lender Friends/relatives (charging zero interest)	0.7%		0.0%		0.0%		0.0%		0.3%		0.4%		0.0%		0.0%		0.0%		0.2%	
Union	6.3%		11.3%		6.3%		2.9%		6.2%		6.8%		10.5%		6.8%		3.0%		6.4%	
Informal savings and credit groups	0.0%	a	0.0%	a	1.3%	a	0.0%	a	0.2%	*	0.0%	a	0.0%	a	1.4%	a	0.0%	a	0.2%	*
Non-government organisation	0.0%		1.3%		1.3%		0.0%		0.3%		0.0%		1.3%		1.4%		0.0%		0.4%	
Other	0.0%		0.0%		0.0%		0.0%		0.0%		0.0%		0.0%		0.0%		0.0%		0.0%	
None	1.3%		0.0%		0.0%		0.0%		0.7%		1.4%		0.0%		0.0%		0.0%		0.7%	
Don't know	38.7%	b	60.0%		37.5%	ab	22.1%	a	37.5%	***	36.1%	b	59.2%		37.8%	ab	21.1%	a	35.9%	***
	0.0%		0.0%		0.0%		0.0%		0.0%		0.4%		0.0%		0.0%		0.0%		0.2%	

¹Sig = Significance; * p < 0.1, ** p < 0.05 and *** p < 0.01 indicate significance at the 10%, 5% and 1% levels, respectively. Pairwise comparisons were performed for continuous and binary variables using Tukey tests when the ANOVA test was trending towards significant (p < 0.1). Districts with the same letter are not significantly different at the 5% level (p > 0.05).

Table A5. Percent of PDMs and SDMs reporting on the forms of loan taken in the last 12 months from various sources, by district.

Variable	Primary Decision Maker (PDM)						Secondary Decision Maker (SDM)					
	Bandung	Bogor	Cianjur	Garut	Total	Sig ¹	Bandung	Bogor	Cianjur	Garut	Total	Sig ¹
Dairy cooperative (PDM=217) (SDM=202)												
<i>Cash</i>	94.9%	100.0%	100.0%	99.0%	97.7%		95.9%	100.0%	100.0%	98.9%	98.0%	
<i>In-kind</i>	3.8%	0.0%	0.0%	0.0%	1.4%		2.7%	0.0%	0.0%	0.0%	1.0%	
<i>Cash and in-kind</i>	1.3%	0.0%	0.0%	1.0%	0.9%		1.4%	0.0%	0.0%	1.1%	1.0%	
Formal lender (bank/financial institution) (PDM=124) (SDM=122)												
<i>Cash</i>	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	
<i>In-kind</i>	0.0%	0.0%	0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	0.0%	0.0%	
<i>Cash and in-kind</i>	0.0%	0.0%	0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	0.0%	0.0%	
Informal lender (PDM=2) (SDM=1)												
<i>Cash</i>	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	
<i>In-kind</i>	0.0%	0.0%	0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	0.0%	0.0%	
<i>Cash and in-kind</i>	0.0%	0.0%	0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	0.0%	0.0%	
Friends/relatives (charging zero interest) (PDM=37) (SDM=36)												
<i>Cash</i>	100.0%	88.9%	60.0%	50.0%	86.5%	***	100.0%	87.5%	60.0%	50.0%	86.1%	***
<i>In-kind</i>	0.0%	11.1%	40.0%	50.0%	13.5%	***	0.0%	12.5%	40.0%	50.0%	13.9%	***
<i>Cash and in-kind</i>	0.0%	0.0%	0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	0.0%	0.0%	
Union (PDM=1) (SDM=1)												
<i>Cash</i>	0.0%	0.0%	100.0%	0.0%	100.0%		0.0%	0.0%	100.0%	0.0%	100.0%	
<i>In-kind</i>	0.0%	0.0%	0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	0.0%	0.0%	
<i>Cash and in-kind</i>	0.0%	0.0%	0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	0.0%	0.0%	
Informal savings and credit groups (PDM=2) (SDM=2)												
<i>Cash</i>	0.0%	100.0%	100.0%	0.0%	100.0%		0.0%	100.0%	100.0%	0.0%	100.0%	
<i>In-kind</i>	0.0%	0.0%	0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	0.0%	0.0%	
<i>Cash and in-kind</i>	0.0%	0.0%	0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	0.0%	0.0%	
Other (PDM=19) (SDM=20)												
<i>Cash</i>	100.0%	50.0%	100.0%	100.0%	94.7%		100.0%	50.0%	100.0%	100.0%	95.0%	
<i>In-kind</i>	0.0%	50.0%	0.0%	0.0%	5.3%		0.0%	50.0%	0.0%	0.0%	5.0%	
<i>Cash and in-kind</i>	0.0%	0.0%	0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	0.0%	0.0%	

¹Sig = Significance; * p < 0.1, ** p < 0.05 and *** p < 0.01 indicate significance at the 10%, 5% and 1% levels, respectively. Pairwise comparisons were performed for continuous and binary variables using Tukey tests when the ANOVA test was trending towards significant (p < 0.1). Districts with the same letter are not significantly different at the 5% level (p > 0.05).

Table A6. Percent of PDMs and SDMs reporting on decision making on borrowing funds, by district.

Variable	Primary Decision Maker (n=402)										Secondary Decision Maker (n=384)									
	Bandung		Bogor		Cianjur		Garut		Total		Bandung		Bogor		Cianjur		Garut		Total	
	Value	Sig ¹	Value	Sig ¹	Value	Sig ¹	Value	Sig ¹	Value	Sig ¹	Value	Sig ¹	Value	Sig ¹	Value	Sig ¹	Value	Sig ¹	Value	Sig ¹
Decisions to borrow																				
Self	94.4%		94.3%		87.5%		94.8%		93.5%		82.4%		87.5%		84.6%		84.8%		83.9%	
Spouse	83.1%	a	65.7%	a	71.4%	a	76.7%	a	78.1%	*	95.7%	b	87.5%	ab	78.8%	a	93.8%	b	92.2%	***
Other HH member ²	3.6%		2.9%		7.1%		1.7%		3.5%		2.1%		3.1%		7.7%		1.8%		2.9%	
Non-HH member ²	2.1%		0.0%		0.0%		0.0%		1.0%		1.1%		0.0%		0.0%		0.0%		0.5%	
Decisions regarding borrowed funds																				
Self	87.7%		91.4%		83.9%		85.3%		86.8%		83.5%		84.4%		82.7%		90.2%		85.4%	
Spouse	80.0%		74.3%		73.2%		85.3%		80.1%		89.9%	b	81.3%	ab	75.0%	a	91.1%	b	87.5%	**
Other HH member ²	3.6%	a	0.0%	a	7.1%	a	0.9%	a	3.0%	*	2.1%	a	0.0%	a	7.7%	a	1.8%	a	2.6%	*
Non-HH member ²	2.1%		0.0%		0.0%		0.0%		1.0%		1.6%		0.0%		0.0%		0.0%		0.8%	

¹Sig = Significance; ²HH = Household; * p < 0.1, ** p < 0.05 and *** p < 0.01 indicate significance at the 10%, 5% and 1% levels, respectively. Pairwise comparisons were performed for continuous and binary variables using Tukey tests when the ANOVA test was trending towards significant (p < 0.1). Districts with the same letter are not significantly different at the 5% level (p > 0.05).

Table A7. Percent of PDMs and SDMs who are members of various groups, by district.

Variable	Primary Decision Maker (n=600)										Secondary Decision Maker (n=563)									
	Bandung		Bogor		Cianjur		Garut		Total		Bandung		Bogor		Cianjur		Garut		Total	
	Value	Sig ¹	Value	Sig ¹	Value	Sig ¹	Value	Sig ¹	Value	Sig ¹	Value	Sig ¹	Value	Sig ¹	Value	Sig ¹	Value	Sig ¹	Value	Sig ¹
Farmer group ²	83.0%		86.3%		81.3%		82.9%		83.2%		16.4%	a	26.3%	ab	20.3%	ab	33.8%	b	22.4%	***
Youth union	8.3%		3.8%		5.0%		8.6%		7.3%		1.1%		2.6%		1.4%		1.5%		1.4%	
Forest user's group	9.7%	b	1.3%	a	1.3%	a	6.4%	ab	6.7%	***	5.0%		3.9%		1.4%		2.3%		3.7%	
Credit, microfinance, and insurance group	1.3%		2.5%		2.5%		3.6%		2.2%		1.8%	a	5.3%	ab	6.8%	ab	9.0%	b	4.6%	***
Trade and business association group	0.7%	a	5.0%		0.0%	a	0.7%	a	1.2%	***	1.4%		3.9%		0.0%		3.0%		2.0%	
Civic and charitable group	9.0%	a	15.0%	ab	10.0%	ab	20.0%	b	12.5%	***	10.7%		10.5%		9.5%		18.0%		12.3%	
Religious group	55.7%	a	71.3%	bc	60.0%	ab	86.4%	c	65.5%	***	69.6%	a	63.2%	a	68.9%	a	91.7%		73.9%	***
Women's union	2.0%		2.5%		0.0%		0.7%		1.5%		25.4%		30.3%		18.9%		29.3%		26.1%	
Other	1.3%		0.0%		1.3%		0.0%		0.8%		1.4%		1.3%		0.0%		0.8%		1.1%	

¹Sig = Significance; ²Includes agricultural livestock and fisheries producers groups (including marketing); * p < 0.1, ** p < 0.05 and *** p < 0.01 indicate significance at the 10%, 5% and 1% levels, respectively. Pairwise comparisons were performed for continuous and binary variables using Tukey tests when the ANOVA test was trending towards significant (p < 0.1). Districts with the same letter are not significantly different at the 5% level (p > 0.05).