

HOW-TO-GUIDE FOR WOMEN FARMERS AND SMALL BUSINESS ENTREPRENEURS ON LAND AND SMALL BUSINESS REGISTRATION



**United Nations Trust Fund
for Human Security**



UNITED NATIONS
Barbados & the Eastern Caribbean
Anguilla • Antigua and Barbuda • British Virgin Islands •
Commonwealth of Dominica • Grenada •
Montserrat • Saint Lucia • Saint Kitts and Nevis •
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EXECUTIVE SUMMARY

This report is part of a larger project, "Building Effective Resilience for Human Security in the Caribbean Countries: The Imperative of Gender Equality and Women's Empowerment in a Strengthened Agriculture (and related Agri/Fisheries Small Business) Sector". This aspect of the report consisted of a desk review for preparing the How-to-Guide for Women Farmers and Small Businesses Entrepreneurs on Land and Small Business Registration. A desk review of government websites of five countries – Antigua and Barbuda, Barbados, Dominica, Grenada and Saint Lucia – was conducted to garner information on: (i) steps to register a business; (ii) steps to register as a farmer; and (iii) steps to accessing land for agricultural purposes. The review revealed that all islands already have online information on the steps to registering as a business, but information on registering as a farmer and accessing Crown lands (lands owned by government) was not easily accessible on government websites. In this regard, information was sought from key informants in relevant ministries. The information gleaned from the review of secondary data and from discussions with key informants is reported in the form of steps to follow, outlined in narrative form and visually such as diagrams and checklists, which applicants can follow to determine whether all of the required steps have been completed. This report recommends that the information be produced in conversational language and featured as short video clips for television and social media platforms, conversational narrative guidebooks and/or conversational audio clips for radio. This can be produced in a specified campaign period. The aim is to make the information more visible as well as to raise the literacy levels to interested individuals.



ACRONYMS AND ABBREVIATIONS

ABIA Antigua and Barbuda Investment Authority

ABIPCO Antigua and Barbuda Intellectual Property and Commerce Office

CAIPO Corporate Affairs and Intellectual Property Office

CDB Caribbean Development Bank

FAO Food and Agricultural Organization of the United Nations

FEED Farmers' Empowerment and Enfranchisement Drive

GDB Grenada Development Bank

GDP Gross domestic product

ILO International Labour Organization

UN Women United Nations Entity for Gender Equality and the Empowerment of Women



INTRODUCTION

Women in developing countries play a central role in meeting the food and nutrition needs of their families through the three pillars of food security (food access, availability and utilization). It has been posited that income increases controlled by women have a greater impact on household food security, child health and schooling than those controlled by men.¹ In rural communities, most households are headed by women, and the agricultural sector is the main source of income. The women involved in the sector in the islands are mainly small-scale farmers, and most are engaged in subsistence farming. Notwithstanding the emphasis placed on the importance of women, they are still constrained to some extent by their limited access to land, credit, extension advice and to resources for developing and managing businesses, and thus reducing the ease of doing business.² These constraints can lead to inefficiencies such as the inability to meet timely and consistent demands, which can affect their productivity, standards and ability to expand.

Farnworth³ emphasized the importance of empowering women in agricultural entrepreneurship. He posited that in order to acknowledge women's issues, it is necessary to focus on a customized approach, contributing to raising household incomes and ensuring improved nutrition, child health and educational level. The importance of women entrepreneurs as an avenue for women's empowerment is also high on the international agenda⁴ and supported by many regional and international organizations, including the Organization of Eastern Caribbean States (OECS), The Commonwealth Secretariat and the United Nations Entity for Gender Equality and the Empowerment of Women (UN Women).⁵ The International Labour Organization (ILO) also emphasizes that women's entrepreneurship in the Caribbean region tends to be more small-scale and yields lower levels of growth than male-owned businesses. Furthermore, many of the businesses owned by women operate informally and are usually unregistered.⁶ Some of the reasons identified include a lack of knowledge of the procedures involved in corporation registration, taxation and social security, as well as difficulties in accessing loans. In the informal sector, the businesses owned and operated by women generally tend to be in line with traditional caregiving roles such as food preparation. There is evidence to suggest, however, that women have owned and operated successful, medium- and

1 Quisumbing et al., 2014: 6.

2 FAO and CDB, 2019.

3 Farnworth, 2011:1.

4 Haneef et al., 2014: 4.

5 Commonwealth Secretariat, 2005.

6 ILO, 2018.

large-scale enterprises; hence, if a gendered approach is utilized to address the barriers experienced, there will be more opportunities for expansion beyond the informal sector.

The concept of gender refers to social relations through which men and women are socially created and maintained, and how they gain access to, or are allocated, status, power and material resources within society.⁷ One of the principle dimensions within a gender system identified by Barriteau in 2001 is the material dimension that “exposes how women and men gain access to, or are allocated, the material and non-material resources within a state or society”. A closer look at the inequality in how resources are accessed in the Caribbean region puts women at a disadvantage and hence suggests the need for concerted efforts to be made in developing gender-sensitive policies and programmes.

Many organizations consider gender inequality a serious issue. It is a factor that must be addressed in order to analyse the standard of living and to interpret the social, cultural, economic and political lives of the citizens of a country. According to the Caribbean Development Bank (CDB), this is critical to develop an understanding of the factors that drive sustainable economic and social development,⁸ and to provide an equitable platform that both women and men can benefit from to realize growth.⁹

7 Barriteau, 2001.

8 CDB, Dominica 2014a, Vol. 1.

9 UN Women, 2019.



GENDER, AGRICULTURE AND AGRICULTURAL ENTREPRENEURSHIP

Traditionally, agriculture was the main contributor to the economies of Caribbean countries. The islands were exporters of plantation crops such as sugar and bananas and enjoyed preferential market treatment. The region's agriculture is now more diversified and has extended beyond traditional crops. While the sector's contribution to the economies has been declining, it still employs a significant proportion of the rural population and contributes significantly to the gross domestic product (GDP) of some of the Caribbean islands, including Dominica and Grenada.

Women in the Caribbean are engaged in all aspects of the agricultural value chain. They are primary producers, marketers, traders as well as agro-processors.¹⁰ The sector has a key role in advancing development, reducing poverty¹¹ and contributing to women's empowerment. According to FAO, women account for approximately 22–30 percent of registered farmers.¹²

Evidence suggests that women are dominant in agro-processing and small enterprises. It has been noted, however, that while they dominate the sector, most female-owned businesses experience low growth and are without employees. The 2020 World Economic Forum Gender Gap Report indicates that Latin America and the Caribbean have made significant progress in gender parity¹³ closing the gender gap by 72.2 percent, falling behind only Western Europe and North America as a region.¹⁴ However, according to FAO, the reality from a national perspective is different within the agricultural sector. There is evidence that there are significant gender gaps in some of these countries in agriculture-related jobs. Some countries have recorded gender gaps between the percentage of registered women and men farmers. For instance, only 30 percent of the farmers in Jamaica are women, which according to the organization, is the highest percentage in the region. In Grenada, only 22 percent of the registered farmers are women.¹⁵

¹⁰ FAO, 2019.

¹¹ CDB, 2014.

¹² FAO, 2019.

¹³ A statistical measure comparing the numerical differences between males and females in certain indicators, for example, income.

¹⁴ World Economic Forum 2020.

¹⁵ Land Portal, 2019.

■ INSTITUTIONAL AND ORGANIZATIONAL ASSISTANCE

Some institutions and organizations provide support in training, information and, in some instances, guidance for women entrepreneurs. This support is provided specifically to a particular island, as well as at the regional level. The Antigua and Barbuda Investment Authority provides assistance to citizens interested in starting a business. The Grenada Investment Development Cooperation provides training and business registration services. Although the Land Bank Project in Grenada is not fully operational, one of its objectives is to assist women and youth with accessibility to land. One of the mandates of the Farmers' Empowerment and Enfranchisement Drive (FEED) programme in Barbados, which was established by the Government, is to assist women and youth in accessing land. The Inter-America Institute for Cooperation on Agriculture (IICA) has engaged women's groups and individuals on a regional basis, and in some cases, provides island-specific assistance in business training and at times, even funding. In 2018, the Institute targeted Caribbean youth agri-entrepreneurs for support and training in accessing domestic and regional markets.¹⁶

There has been a clarion call to support women entrepreneurs in the sector. Hence, this project is timely, given the documented evidence of barriers experienced by women such as limited access to land, credit and information. Although development banks also provide opportunities to access credit, information indicates that more men are likely take up this opportunity. This could be related to women having less access to collateral such as title deeds for land.

■ GENERAL OBJECTIVE

The aim of the project is to prepare the *How-to-Guide for Women Farmers and Small Business Entrepreneurs on Land and Small Business Registration*. The targeted countries are Antigua and Barbuda, Barbados, Dominica, Grenada and Saint Lucia.

■ SPECIFIC OBJECTIVES

1. To conduct a desk review of processes/steps that women farmers must follow to register and obtain a title for land in the five targeted countries.
2. To conduct a desk review of processes/steps that women small business entrepreneurs must follow to register their businesses.
3. To develop an outline of the *How-to-Guide for Women Farmers and Small Business Entrepreneurs on Land and Small Business Registration* (the "How-to-Guide") for discussion and approval by the United Nations Entity for Gender Equality and the Empowerment of Women (UN Women).
4. To draft the *How-to-Guide for Women Farmers and Small Business Entrepreneurs on Land and Business Registration*.

¹⁶ IICA, 2018.

■ METHODOLOGY

This project conducted a desk review of relevant documents and websites from each of the targeted countries. A review of reports from organizations such as the World Bank and UN Women were carried out together with a review of various government websites. Telephone interviews were held with key stakeholders to validate information found on websites and reports, and to source information that is not readily available online.

■ FINDINGS

The following are the processes/steps that women farmers must follow to register and obtain a title for Crown land (i.e. lands owned by the government) in the five targeted countries. Also highlighted are the steps to register as a farmer and as a business. The information is presented in alphabetical order according to country – Antigua and Barbuda, Barbados, Dominica, Grenada and Saint Lucia.

The review of data reveals that women continue to experience barriers to accessing land, credit and information on registering land. Men continue to dominate as farmers, but there are a significant number of women involved in agro-processing, mostly from their homes. Applications for access to land, farmer's registration and business registration tend to be gender-blind. The assumption that the process is accessible to all regardless of gender differences and experiences.

A registered farmer upon presentation of proof of registration can benefit from government incentives such as concessions, farm labour support and input supplies (planting materials, seeds and fertilizers). Acceptable proof of registration is usually a farmer's badge or identification card issued after completion of the registration process. In Dominica, this is referred to as a 'producer's licence'. These cards are administered by the Government through the various ministries of agriculture when due process is completed.

ANTIGUA AND BARBUDA: LAND AND BUSINESS REGISTRATION



In Antigua and Barbuda, 70 percent of the population live in rural communities. Approximately 21 percent of the population are considered economically active in agriculture (25 percent female and 75 percent male).¹⁷ According to FAO, women in Antigua and Barbuda are more vulnerable to poverty because of the limited access to and control over the resources of production. Women are engaged in agriculture to meet the needs of their family. Women-headed households account for 48.4 percent of the population.¹⁸

Designated agricultural land in Antigua is solely administered by the Agricultural Extension Division.¹⁹ In Antigua and Barbuda, an individual can apply for a plot of land for agriculture from the Government through the Agricultural Extension Division; upon successful completion of the process, the individual is then considered a registered farmer. An individual can also register his/her own private land to access the Government's concessions and other benefits. Some examples of the benefits that a registered farmer can access include concessions on vehicles and farm machinery, no duties on selected input supplies such as seeds and fertilizers, and incentives on water supply. In Antigua and Barbuda, citizens pay for the use of water per gallon; farmers, however, pay one flat monthly rate on water.

According to Mr. Elabanjo, an extension officer, interested persons have the choice of submitting an open application that makes no specification on the area or location of land, or they can apply for land in a specific location of interest.²⁰ However, the application for a specific plot of land usually takes longer to process because extension officers require time to assess the land to determine if the desired land is suitable for agriculture and the types of crops best suited for its soil type. An example highlighted by Mr. Elabanjo is that mangoes grow best in the north-eastern side of the island, so a farmer interested in the production of mangoes will be guided to select land in that location. With an open application, however, there may be pre-existing knowledge on which lands are already designated for which type of crops, thereby eliminating the need for assessment.

Recently, it has become mandatory for individuals applying for Crown land to also present a business plan as part of the application process. Currently, there are no written guidelines detailing the contents of the business plan; however, officers provide guidance to applicants upon request. Applicants also have the

¹⁷ FAO, 2015.

¹⁸ ILO, 2018.

¹⁹ Extension Officer, Owolabi Elabanjo, interviewed on 9 July 2020.

²⁰ Ibid.

option of seeking assistance from other sources to develop a business plan. The Extension Division also holds workshops on developing business plans for farmers and other interested persons. According to Mr. Elabanjo, the business plan should contain details such as location of production, land clearing and preparation, types of crops and startup capital for input supplies including irrigation, as well as source of funds.

Upon completion of the process, the farmer signs a rental agreement which is renewable on a yearly basis. The farmer is required to pay a yearly rental fee of XCD10 per acre. An applicant can also follow the same process for a lease agreement. The duration of lease can be for 5, 15 or 25 years. Requests for lease of land include the additional step of a Cabinet submission. The Cabinet determines the lease approval and the amount to be paid. Antigua and Barbuda is currently finalizing a farmer's ID card, which will be issued upon completion of the registration process.

The Antigua and Barbuda Investment Authority (ABIA) is a government agency that facilitates both local and foreign investors in establishing and expanding businesses in the country. Citizens can access the ABIA website²¹ for information on the process to register a business. The ABIA describes the organization as the “go to source for all information regarding starting a business” in Antigua and Barbuda. The ABIA's website provides a step-by-step guide to starting and registering a business. In addition to information on how to register a business, the ABIA also provides a step-by-step guide to small business owners on how to access technical assistance and available concessions. The Government has stimulated entrepreneurship development in the country. A credit guarantee scheme was introduced under the Small Business Act, which allows small business owners, as well as individuals interested in starting a business, to access business loans backed by the Government through the Antigua and Barbuda Development Bank (ABDB). Individuals can access these government-backed loans at a commercial bank of their choice.²²

This section presents the process to access land for agriculture in Antigua and Barbuda, and register as a farmer, as well as the steps in registering a business.

■ LAND REGISTRATION

Steps to accessing and registering Crown land

Step 1: Develop a business plan:

An extension officer is available to guide the development of the business plan. Applicants also have the option of seeking assistance from other resourceful individuals if they experience difficulties in developing the business plans.

Step 2: Submit an Application Letter to the Extension Division together with Business Plan:

The applicant must submit an application letter together with a business plan to the extension officer in charge at the Extension Division in the Ministry of Agriculture. The letter should explain how much land

²¹ ABIA website. <https://investantiguabarbuda.org/start-a-business>

²² ILO, 2018.

the individual is looking for and the intended purpose for the land. The applicant can state if there is an interest in land in a specific location.

Step 3: Review of the Process

At this stage, the application letter together with business plan are reviewed by the Extension Division. A letter is sent to the applicant informing the individual that his or her application was received and is being reviewed. This process on average takes approximately 2–3 weeks. The process can be longer if the applicant requests land in a specific location.²³ Requesting land in a specific location requires the Extension Division to make an assessment of the land to determine suitability for intended purposes. According to the Extension Officer in charge, some locations are more suitable to specific crops. For example, the north-eastern side of the island is more suitable to tree crops such as mangoes as there is a high content of limestone in the soil composition.

Step 4: The successful applicant is informed:

If successful, the applicant will be informed by the District Officer and will be provided with an appointment date for signing the agreement, which is the form of a one-year rental agreement. The applicant is required to pay XCD10 per acre (US\$3.75)²⁴ of land on a yearly basis. This agreement is renewable on a yearly basis.

It is important to note that if the applicant's request is for lease of land, the process is taken a step further. The applicant's request is forwarded to Cabinet where it will be deliberated upon. The decision for leasing of land is a Cabinet decision.

Step 5: Sign an agreement:

The successful applicant will then be required to visit the Extension Division at the Ministry of Agriculture to sign an agreement.

Step 6: Undergo a six-month probationary period:

The successful applicant will be on a six-month probationary period where farm operations will be monitored by the Extension Division. Once the Extension Division is satisfied that the land is being utilized for the intended purpose, then the final step takes place.

Step 7: Complete the registration process:

After successful completion of the probationary period, the applicant is then registered by the Extension Division of the Ministry of Agriculture. Here, the applicant's name is entered as a registered farmer, which indicates that the applicant is eligible to access the benefits available to farmers.

Step 8: After one year, the individual pays a rent of XCD10 (US\$3.75) per acre (0.4 ha) for land rental.

²³ Information from Owolabi Elabanjo, 9 July 2020.

²⁴ US\$1 is equivalent to XCD2.67.

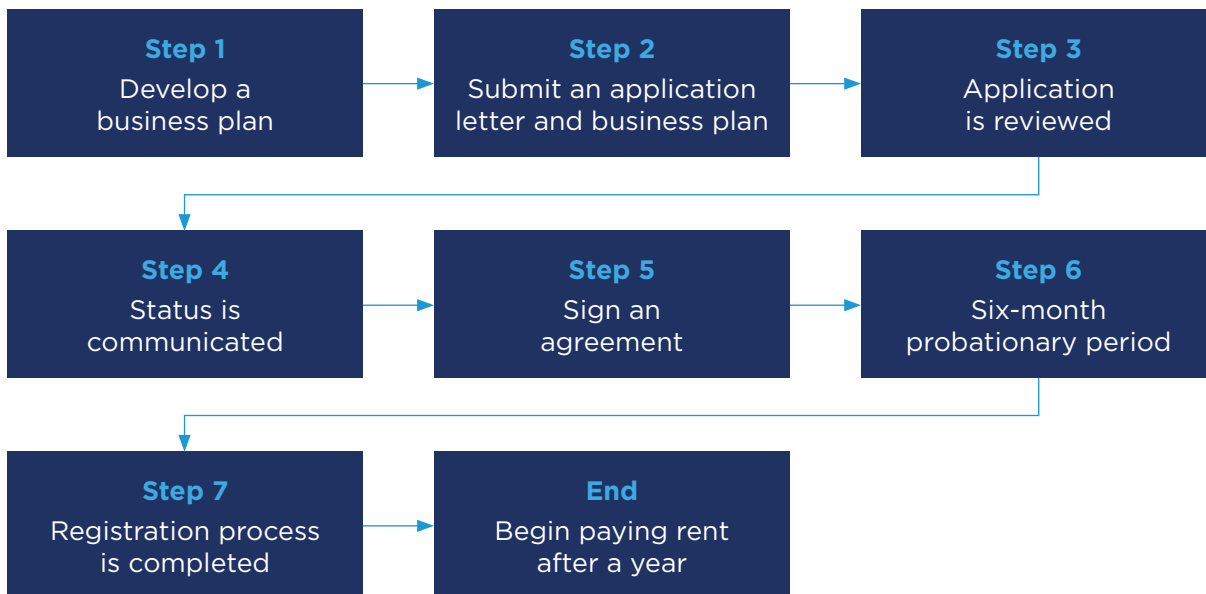


Figure 1. Steps to obtaining land and registering as a farmer in Antigua and Barbuda

Checklist: Accessing land in Antigua and Barbuda	
1. Developed business plan.	<input type="checkbox"/>
2. Completed application letter.	<input type="checkbox"/>
3. Application letter and business plan submitted to the Extension Division.	<input type="checkbox"/>
4. Applicant informed and appointment confirmed.	<input type="checkbox"/>
5. Rental agreement signed.	<input type="checkbox"/>
6. Six-month probationary period completed.	<input type="checkbox"/>
7. Registration process completed.	<input type="checkbox"/>

Farmers with private lands who wish to register as farmers the following steps are taken to register.

Step 1: The farmer visits the Extension Division to make a formal request to be registered.

Step 2: The farmer identifies the location of land.

Step 3: The district officer for the area is notified and visits the location.

Step 4: The officer ascertains the use of land.

Step 5: The land is then registered by the Extension Division.

■ BUSINESS REGISTRATION

Steps to registering a business

Step 1: Search for the business name:

- The business name is searched manually through the business name register at the Antigua and Barbuda Intellectual Property and Commerce Office (ABIPCO) located in the Hewlett Building on St. John's Street.²⁵ This aims to ensure that the proposed business name does not already exist. An individual can carry out a personal search or can use the services of ABIPCO, which would take approximately 5–7 days at a cost of XCD10.00 (US\$3.75).

Step 2: Complete the Business Registration Form:

- Once it is certain that the proposed business name does not already exist, the applicant is required to complete and submit a business name application form and pay the filing fee. If there is a need to change the business name after this process is completed, the individual will be required to fill out a Change of Name Form and pay a fee of XCD50 (US\$18.73) for the change. This process takes approximately seven days.

Step 3: Request a written Statement of Particulars:

- Once a business name has been registered at ABIPCO, all businesses are expected to register with the Inland Revenue Department for tax purposes. To this end, business representatives must submit a **Statement of Particulars** issued by ABIPCO. It is important that businesses obtain this Statement since some banks request it for lending purposes, and the ABIA may request it before processing concessions. This process costs XCD12.00 (US\$4.50).
- A **Statement of Particulars** is a written statement providing all the particulars of a business, such as the name, location/address, proprietors, and board members (if any), and contact information of the business.

Step 4: Collect filed documents from ABIPCO:

- Collect the Business Name Registration Certification and the Statement of Particulars from ABIPCO. These documents should be kept secured to be presented when registering at the Inland Revenue Department for tax purposes.

Step 5: Register the business for statutory deductions:

- All businesses pay taxes in Antigua and Barbuda, and should register with the Inland Revenue Department (IRD), Divisions of Social Security, Medical Benefits and the Board of Education.

²⁵ <https://abipco.gov.ag/forms/>

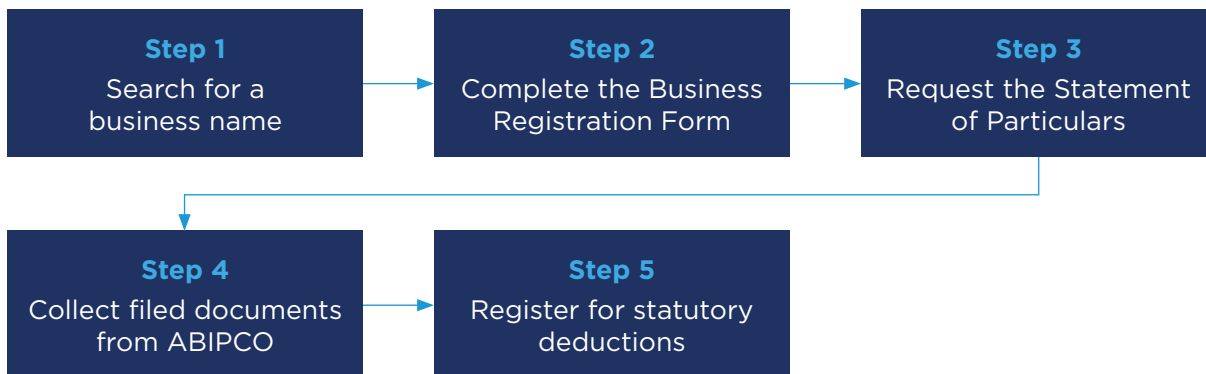


Figure 2. Steps in registering a business in Antigua and Barbuda

Checklist: Registering a business in Antigua and Barbuda	
1. Search for a business name.	<input type="checkbox"/>
2. Complete the business registration form.	<input type="checkbox"/>
3. Request the Statement of Particulars.	<input type="checkbox"/>
4. Filed documents from ABIPCO collected.	<input type="checkbox"/>
5. Business is registered for statutory deductions.	<input type="checkbox"/>

BARBADOS: LAND AND BUSINESS REGISTRATION



In Barbados, the bulk of land and other productive resources are dominated by men. Approximately 80 percent of the large farms are owned by men.²⁶ Men make up 81.8 percent of the skilled labour force in the agricultural sector; small farms and smaller subsistence plots are mainly owned by women. Women-headed households account for 47.5 percent of households, and the concentration of poverty is more significant among them. A higher percentage of males who are self-employed and owning businesses than females.

The Caribbean Development Bank (CDB) reported Barbados as having achieved a high level of human development overall; however, this has not been accompanied by high gender equality in individual sectors such as the agricultural sector, where more men own land than women and labour force participation is lower among women than men.²⁷ Like the rest of the region, some of the contributing factors to women having a lower percentage of land ownership than men are the lack of access to credit and collateral to secure loans, and lack of knowledge about procedures for land registration.

There is evidence to suggest that efforts are being made by the Government and other interest groups to address the experiences encountered by women in accessing lands. The Barbados Agricultural Marketing and Development Corporation (BADMC),²⁸ established in 1993, is a statutory corporation of the Ministry of Agriculture and Food Security. The corporation facilitates the Land Lease Programme (called 'Land for the Landless') where farmers and other individuals with an interest in farming can apply for government-subsidized access to land either through lease or through a yearly renewable licence. In April 2019, the Government of Barbados, through the BADMC, established a programme called the Farmers' Empowerment and Enfranchisement Drive (FEED),²⁹ with the aim to reduce the importation of agricultural products and improve national food and nutrition security.

The FEED programme is guided by a number of objectives, two of which are to: (i) facilitate the development of the agricultural sector through improved access to land and inputs for agricultural production and development; and (ii) increase employment, particularly among vulnerable groups including women and

²⁶ CDB, 2016b.

²⁷ Ibid.

²⁸ Barbados Agricultural Development and Marketing Corporation (BADMC). n.d.

²⁹ BADMC, www.badmc.org/feed

youth. The programme therefore facilitates the process to access land for agricultural purposes. Individuals who are new to farming are also provided with training opportunities. Training is conducted over a three-month period. Individuals applying to the programme are given the opportunity to access lands from quarter of an acre up to five acres. Land is leased at a cost of BBD300 (US\$150) per acre (0.4 ha) on an annual basis. Land is allocated according to type of production. In this regard, during the application period, an interview is conducted to determine the type of production the applicant is interested in.

In Barbados, most business owners are men.³⁰ Women experience barriers to entrepreneurial development, which include lack of access to credit, lack of adequate collateral, and lack of knowledge of the land registration process. A CDB report reveals that due to these constraints, women are less likely to access credit from commercial sources. It was found, however, that women either form alliances or access loans through their partners.³¹ They are also likely keep their business interests in the informal sector, which tend to be related to traditional roles such as food preparation.

There are also examples of collective organizations among women to overcome their usually lower involvement in business networking and to pool skills and resources, such as the Women Entrepreneurs of Barbados, the Specialty Food Alliance of Barbados, and the Association of Women in Agriculture.

The following is the process involved in accessing land and registering a business in Barbados.

■ LAND REGISTRATION

Steps to registering land:

Step 1: Submit an application to the FEED Programme:

- This application is submitted through the BADMC and should include the type of production the applicant is interested in. Some of the production areas encouraged by the programme include but are not limited to open field crop production, horticulture, hydroponics, apiculture, greenhouse farming, livestock production and fish farming.
- The applicant is also required to submit a business plan together with the application form.
- The application form can be accessed online at BADMC website.

Step 2: The applicant is interviewed:

- After a review of the application, the applicant is contacted for an interview. The applicant is expected to provide details on the type of enterprise that he or she is seeking to pursue.

³⁰ Government of Barbados, n.d.

³¹ CDB, 2016b.

Step 3: The successful applicant is contacted:

- The applicant is contacted and provided with information on the type and location of the government land holdings that he or she is assigned to.
- Note that lands are already designated for different types of production. For example, an application can be made for lands dedicated to open crop production, aquaponics and horticulture, among others.

Step 4: Applicants are registered for a three-month probationary period:

- The applicant is issued with a farmer's ID number to enable access to the benefits provided by the programme to assist in establishing the enterprise.
- Some services are offered at a subsidized cost, and in some instances, free. These are provided to assist farmers with in establishing their enterprise.
- Some of the services offered include land preparation, input supplies (seeds, fertilizer), irrigation infrastructure, personal protective equipment (PPE), such as boots and gloves, and marketing and distribution facilities.

Step 5: Registration completed:

- Upon satisfactory completion of the probationary period, the applicant is provided with a letter of completion.
- The applicant signs an agreement and is registered officially.
- The applicant is issued a farmer's identification card (ID) with the farmer's number issued during the probationary period.
- Farmers are required to pay a yearly fee of BBD300 (US\$150) per acre of land.
- The agreement is renewed on a yearly basis.

Individuals farming on private land who wish to register as a farmer must:

Step 1: Complete an application form:

- The form can be accessed through the Agricultural Service Division on the BADMC website.

Step 2: Assessment/investigation of enterprise location:

- An officer from the Agricultural Service Division will conduct a site visit to make an assessment.

Step 3: Farmer registered:

- If the assessment is successful, the farmer is registered and issued a farmer's identification card.
- This card enables the farmer to access the benefits provided by the Government.



Figure 3. Steps to obtaining land and registering as a farmer in Barbados

■ STEPS TO REGISTERING A BUSINESS

In Barbados, it is mandatory that all businesses are formally registered with the Corporate Affairs and Intellectual Property Office (CAIPO).³² The business can be registered as a sole proprietorship, partnership, or limited liability partnership.

Step 1: Choose a business name.

- Applicants are advised to choose two business names, in order of preference. The chosen name must meet the satisfaction of the Registrar.

Step 2: Register the business trademark or name with CAIPO.

When registering with CAIPO, the following information is required:

- the names of the business, as selected in 1 above;
- the address of the business;
- if the business is a company, then the minimum and maximum number of directors is also required;
- the name(s) and address(es) of the proposed director(s) of the company;
- information on the scope of the business;
- classes of shares (if more than one) that the company is authorized to issue;
- if it is a company with shareholders, the full name (including middle name) and residential address of each shareholder of the company must be provided.

Step 3: Register with the National Insurance Department.

- All businesses in Barbados must register with the National Insurance Department. This is when the applicant will be issued with an employer's national insurance number.

³² Export Barbados, n.d.

Step 4: Register with the Barbados Revenue Authority.

- All businesses are required to register with the Barbados Revenue Authority where they will be issued an employer's income tax number and a value added tax (VAT) number.

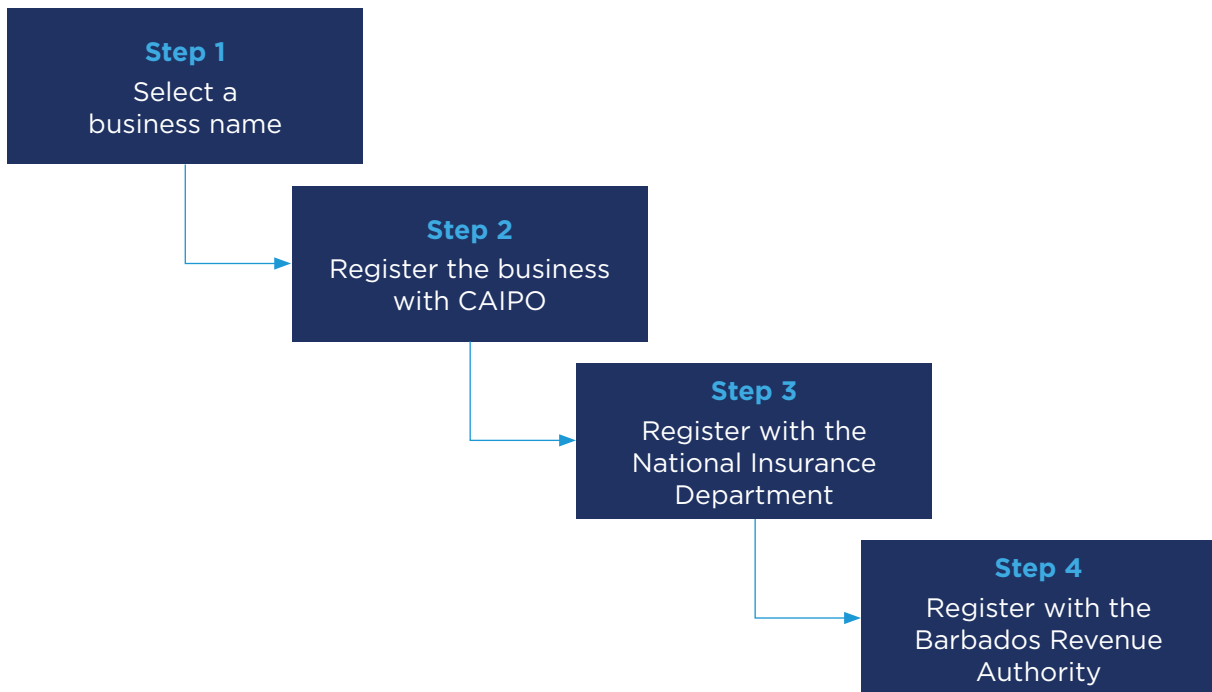


Figure 4. Steps to registering a business in Barbados

Checklist: Registering a business in Barbados	
1. Business name selected	<input type="checkbox"/>
2. Registered with CAIPO	<input type="checkbox"/>
3. Registered with the National Insurance Department	<input type="checkbox"/>
4. Registered with the Barbados Revenue Authority	<input type="checkbox"/>

DOMINICA: LAND AND BUSINESS REGISTRATION



Agriculture in the Commonwealth of Dominica contributes approximately 17 percent of the country's GDP and is considered the main income generator; it is the main source of income for the rural communities. While agriculture has been marred by hurricanes, and the contribution to the GDP has declined over the past decade, about 40 percent of the work force still depends either directly or indirectly on it. Employment in the sector is dominated by men (85 percent).³³ Although female-headed households account for 39.2 percent of the population in Dominica,³⁴ women account for a lower percentage in property ownership; for example, banana farms are 79 percent male-owned compared to 21 percent female-owned.

The story of inequality in the sector, with women being the disadvantaged, mirrors that of the other islands, and is linked to unequal access to land, credit and other productive assets. Women generally have access to smaller plots of land and produce on a much smaller scale than men. Data reveal that a much lower percentage of women (10.3 percent) than men (89.7 percent) access credit for agricultural as well as enterprise development.³⁵ In Dominica, women also tend to be dominant in entrepreneurship in the informal sector; many women are street and market vendors and engage in the food and beverage industries. However, more men than women access loans for entrepreneurial development from the Dominican Agriculture Industrial and Development Bank (AID).³⁶

Efforts have been made in Dominica to address some of the difficulties experienced by women entrepreneurs. The National Development Foundation of Dominica (NDFD) and the Bureau of Gender Affairs organized a loan facility for women. The NDFD offers assistance in areas such as managerial training, business plan development, preparation of financial statements, VAT and income tax calculations. Other schemes funded by the government include the Entrepreneurship Development Programme (EDP) and the Small Business Facility (SBF), which provide training and loans. According to the ILO, “marginally more women access the EDP facilities and marginally more men access the SBF”.

Information regarding registering a business in Dominica is accessible online, however, land access and registration is readily available in any written document. Farmers' registration is guided by a system called

³³ CDB, 2014a.

³⁴ ILO, 2018.

³⁵ CDB, 2014a.

³⁶ Ibid.

the Produce Sellers' Act. Under this Act, farmers are required to apply for a Producer's Licence, which serves as farmers' registration.³⁷ The following are the steps to accessing a Producer's Licence and registering a business in Dominica.

■ STEPS TO LAND REGISTRATION

Steps to register as a farmer (the Producer's Licence):

Step 1: Applicants make a request at the sub-regional level to the extension officer in charge.

Step 2: The extension officer visits the farm to verify the farmer's information.

Step 3: An application form is then completed under the guidance of the officer.

Step 4: The farmer provides proof of ownership or proof of land use:

The farmer is required to produce the title deed as proof that he or she owns the land in question. In the event that the farmer does not own the land, a signed letter from the owner of the land is acceptable. This letter must be signed by a Justice of the Peace.

Step 5: The application form is reviewed by the district leader and signed.

Step 6: The farmer then submits the application form to the Ministry of Blue and Green Economy, Agriculture and National Food Security as an application for the producer's licence.

At this stage, a fee of XCD10 (US\$3.75) is paid, and the farmer's picture is taken. This picture will be used for the official Producer's Licence. This process takes approximately one week. The Producer's Licence is acknowledged as an official government identification card, which can also be presented for other official purposes.

Step 7: The farmer is issued a number represented on the card:

This number is entered into a database of producers in Dominica. The farmer is issued a produce sellers' book, where he or she will keep a record of his or her sales: what is sold; the quantity; the selling price; and the person or organization sold to. It is illegal in Dominica to purchase from someone without the Producers' Licence. The Producer's Licence is renewed on an annual basis for a fee of XCD10.00 (US\$3.75).

³⁷ Information provided by Mr. Felix Leslie, Chief Extension Officer, Dominica.

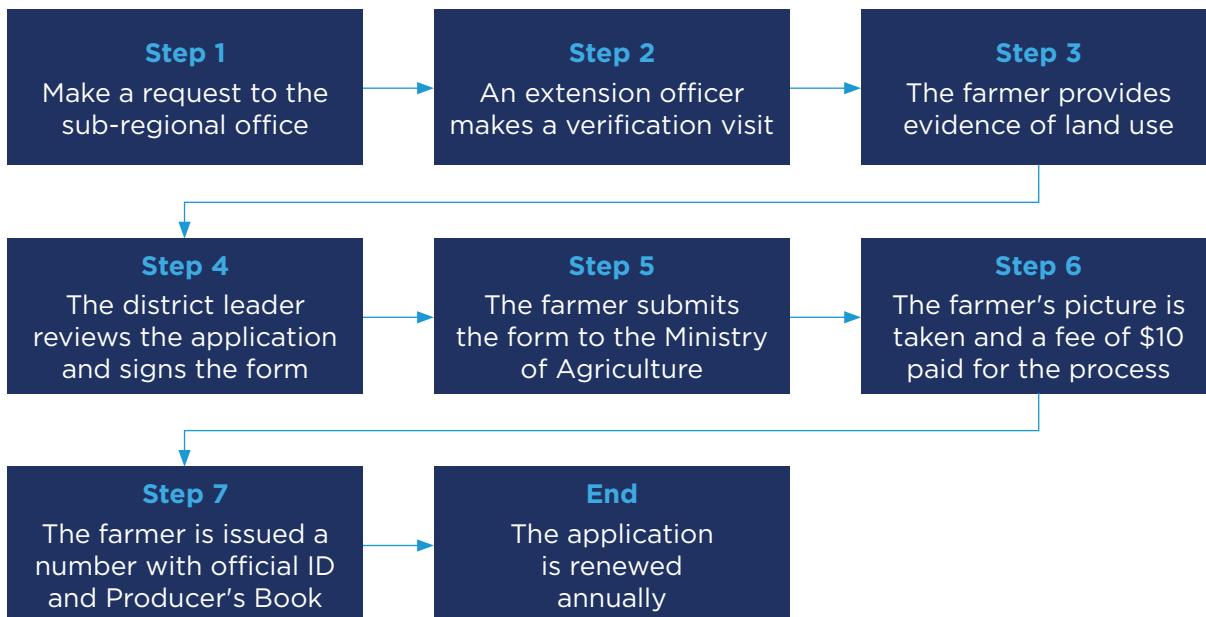


Figure 5. Steps to registering as a farmer in Dominica

Steps to accessing and registering Crown land:

Application for access to and registration of Crown land for agricultural purposes is made at the Land and Surveys Division of the Ministry of Agriculture in Dominica. The steps to follow are:

- Step 1:** The individual completes an application form. This form allows for an indication of where the land is located.
- Step 2:** An assessment is conducted by the Extension Division in the Ministry of Blue and Green Economy, Agriculture and National Food Security.
- Step 3:** A form is then completed by the Extension Division and given to the applicant.
- Step 4:** The applicant submits the completed form to the Land and Surveys Division.
- Step 5:** A Review Committee in the Land and Surveys Division reviews the application form and makes a recommendation to Cabinet.
- Step 6:** The Cabinet reviews the application form together with the recommendation provided.
- Step 7:** The Cabinet responds through the Land and Surveys Division.
- Step 8:** The applicant is contacted via letter stating time given to pay and the amount to be paid.

The applicant will be registered. Upon completion of the payment, the applicant will be provided with the title deed for the land.

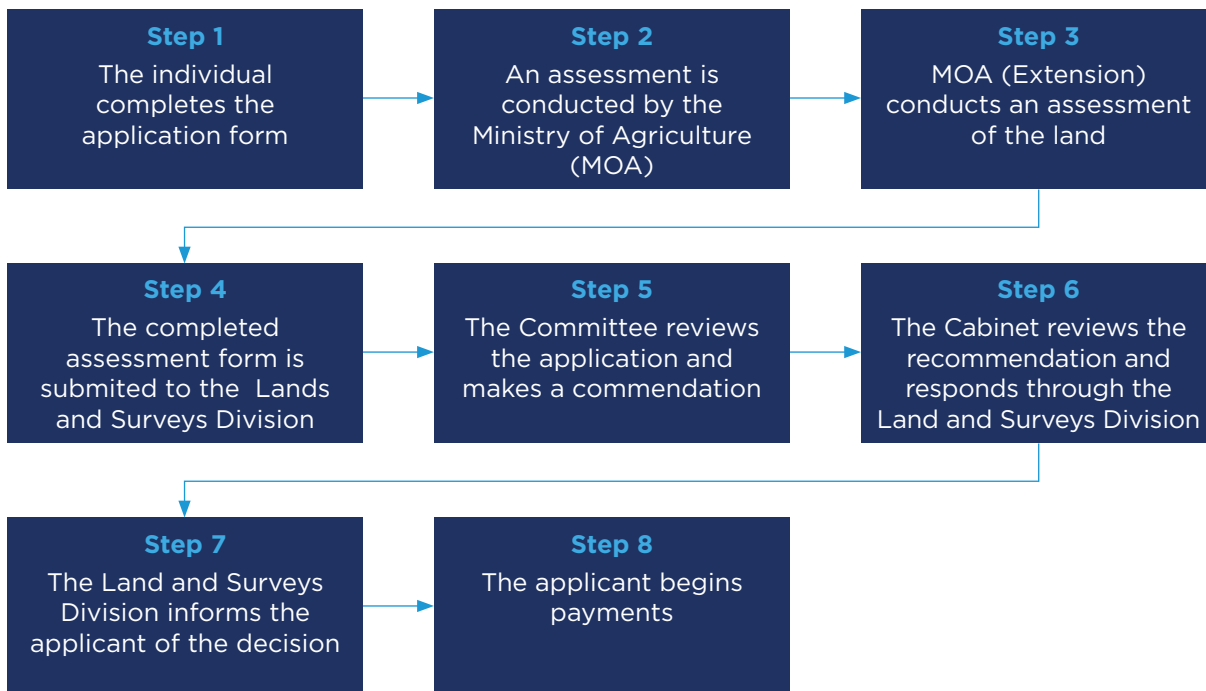


Figure 6. Steps to accessing government agricultural land in Dominica

Checklist: Accessing land in Dominica	
1. Completed application form from the Land and Surveys Department	<input type="checkbox"/>
2. The Ministry of Blue and Green Economy, Agriculture and National Food Security assesses the land.	<input type="checkbox"/>
3. The land suitability form is completed.	<input type="checkbox"/>
4. Both forms are submitted to the Land and Surveys Department.	<input type="checkbox"/>
5. The Land and Surveys Department reviews and submits the Cabinet recommendation.	<input type="checkbox"/>
6. The Cabinet responds through the Land and Surveys Division.	<input type="checkbox"/>
7. The applicant is informed of the decision and payment requirement.	<input type="checkbox"/>

■ STEPS TO REGISTERING A BUSINESS

To register a business in Dominica, an online process is required, as follows:

Step 1: Select your business name.

Step 2: Register an account at Companies and Intellectual Property website:

- Log on to www.cipo.gov.dm.
- Select e-Registry to access the e-Registry.
- At the top right of the page, select Account-Register as e-fill.
- Fill out the Registration Form provided; when complete, select 'Register Account'.
- You will receive an e-mail from no_reply@dominica.gov.dm to confirm and to activate your account.

Step 3: Access your new e-Registry account for online services:

- Log on to www.cipo.gov.dm to access the e-Registry.
- Select Account-Login at the top right.
- Once you have successfully logged in, your username will appear at the top right corner of the page.
- To the left of the username, select 'online services' from the menu of services.
- Select the services you require and proceed to fill out the form provided online.
- You will receive a confirmation message when the process is successfully completed.
- You will receive an email confirmation.

Step 4: Download, print, sign forms and upload:

- You may download, print and sign the forms and then upload them; **or**
- You may use the e-signature function.

Step 5: Print forms on required paper and submit with registration fee:

- **Print two copies on deed paper to bring to the Companies and Intellectual Property Office** with the registration fee of XCD90.00 (US\$33.71).

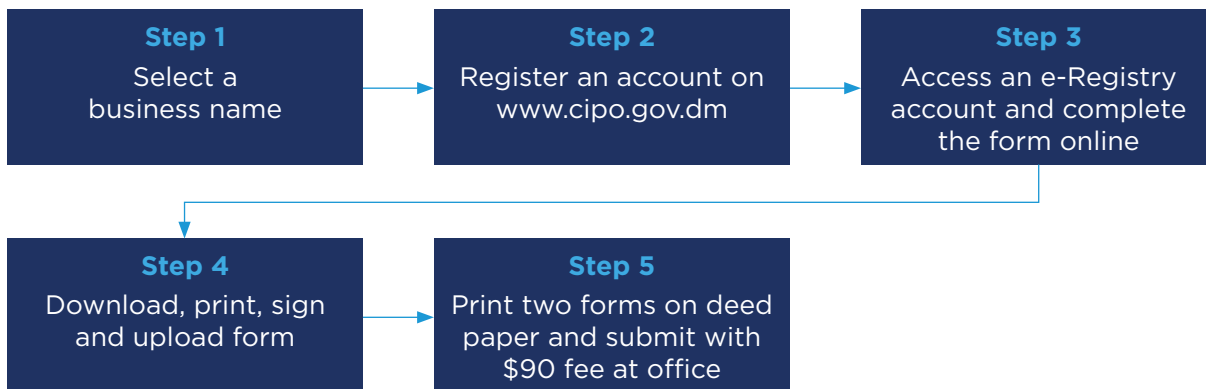


Figure 7. Steps to registering a business in Dominica

Checklist: Business registration in Dominica	
1. Select a business name.	<input type="checkbox"/>
2. Create an online account on www.cipo.gov.dm	<input type="checkbox"/>
3. Access the new account at e-Registry and complete the registration form.	<input type="checkbox"/>
4. Download, print, sign and upload the form.	<input type="checkbox"/>
5. Print the form on deed paper and submit it with a XCD90 (US\$33.71) registration fee.	<input type="checkbox"/>

GRENADA: LAND AND BUSINESS REGISTRATION



Approximately 60 percent of the population of Grenada live in rural communities.³⁸ The last two decades have shown a decline in the agricultural sector's contribution to the country's gross domestic product (GDP), from 11 percent in the 1990s to approximately 5 percent 2019-2020. Approximately 20 percent of the population are economically active in the agricultural sector (22 percent, female and 78 percent, male).³⁹ A higher percentage of men than women own and lease lands. CDB recorded a higher percentage of male-headed household (58.9 percent) than of female headed household (41.1 percent) in the overall population. The overall labour force population showed a higher percentage of males (72 percent).⁴⁰

Women in Grenada are mostly small farmland owners without the title deed for their property, which hinders them from being able to utilize the land as collateral. It has been noted, however, that women now own more lands than in previous decades, suggesting that there has been some improvement. With respect to accessing credit, GDB recorded that more men have accessed loans for agriculture. Although the records indicate that women are more dominant in the micro-enterprise sector, statistics from the GDB show that men access more loans for micro-enterprise development than women, suggesting that women most likely do not have the collateral to access these loans independently and may enter into partnerships with their male counterparts.

According to the CDB, there is little evidence to show that the gender dimensions in agriculture are recognized by governmental and other agricultural agencies. In 2014, the CDB recommended that the issue of land and property ownership be addressed because it would enhance opportunities for women to access credit, thereby facilitating improvement in agricultural production and entrepreneurship development.

In Grenada, both full-time and part-time farmers can register as farmers to access the benefits extended by the Government. Some of these benefits include concessions and input resources such as planting material and fertilizer. Farmers register at the Extension Division at the Ministry of Agriculture, Lands and Fisheries. Information regarding access to government lands can be obtained at the Lands and Surveys Division. Recently, Grenada embarked on a Land Bank Project, which seeks to put idle agricultural lands to use. One of the objectives of the project is to give priority to female, single-headed households, and youth to accessing land. Information on the Land Bank Project can be accessed through the Extension Division

³⁸ FAO, 2015.
³⁹ CDB, 2014b.
⁴⁰ Ibid.

at the Ministry of Agriculture, Lands and Fisheries. Further research will glean information on whether this project has come to fruition and whether women and youth have benefited.

In Grenada, individuals have the option of visiting the Grenada Investment Development Cooperation (GIDC),⁴¹ a one-stop for registering a business.

The Centre provides assistance in completing forms to register Sole Proprietorships, Partnerships and Non-Profit Organizations with the Corporate Affairs and Intellectual Property Office. The Centre helps you save time by forwarding your documents and payment to this office where possible. The certificates will also be collected on your behalf.

The cost of the service offered at GIDC is XCD60 (US\$24.47).

The following information shows the steps involved in registering as a farmer and registering a business in Grenada.

■ LAND/FARMERS' REGISTRATION

Steps to registering land/farmers in Grenada:

Step 1: Complete an application form at the Ministry of Agriculture, Lands and Fisheries.

- One application per farm is permitted.

Step 2: Provide proof of authorized access to land with the application form.

Examples of proof of access include the following:

- deed of the land in the case of personal ownership of land;
- a permission letter from the landowner with the signature. This letter must be signed by a Justice of the Peace or a Notary Public.

Step 3: Extension officers review the land/farm to ensure that the farm is actively maintained and producing:

- Here, the application may be accepted or rejected.

Step 4: Farmer is registered and provided with a registration card.

- A farmer's licence can be revoked if he or she is found guilty of stealing from another farmer or receiving stolen goods.

Step 5: Card renewal

- The card expires every two years and can be renewed upon the extension officer's recommendation.

⁴¹ Grenada Investment Development Corporation (GIDC), n.d.

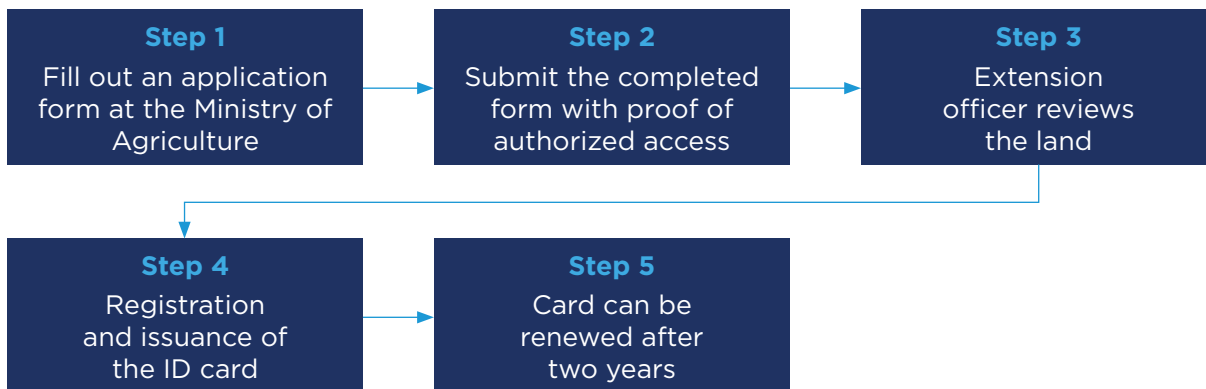


Figure 8. Steps for registering as a farmer in Grenada

Checklist: Farm registration in Grenada	
1. Complete the application form at the Ministry of Agriculture, Lands and Fisheries.	<input type="checkbox"/>
2. Submit completed form with proof of access to land.	<input type="checkbox"/>
3. The land in question is reviewed by an extension officer.	<input type="checkbox"/>
4. Farmer is registered.	<input type="checkbox"/>
5. An ID card is issued.	<input type="checkbox"/>
6. The card is renewed after two years.	<input type="checkbox"/>

Steps in applying to own or lease Crown land:

In the event that a farmer wishes to gain access to land for lease or ownership, the following process must be followed:

Step 1: Complete the application form at the Division of Lands and Surveys.

Step 2: A Cabinet submission will then be made on behalf of the applicant.

Step 3: The applicant is then informed if the application has been approved.

Once the farmer obtains access or lease of Crown land, then he or she must register the property, where the process includes the following:

Step 4: Obtain clearance from the National Water and Sewage Authority.

A written request is made to the National Water and Sewage Authority in order to obtain clearance that all water fees and taxes associated with the property have been paid. There is no cost associated with this process, and it takes approximately 14 days.

Step 5: Obtain the Tax Clearance Certificate from Inland Revenue.

Submit documents to the Inland Revenue Division. The property is identified in the database. The officer would verify that all taxes are paid following which a Tax Clearance Certificate will be issued. There is no cost to this process.

Step 6: Make a title search at the Deeds and Land Registry.

Step 7: Prepare Title and Deeds.

Step 8: Pay transfer fee at Inland Revenue.

Step 9: Pay stamp duties.

Step 10: Register the deed in the Deeds and Land Registry.

■ BUSINESS REGISTRATION

An individual can also decide to conduct the process on his or her own. In this case, the steps are as follows:

Step 1: Select a business name.

Step 2: Conduct a business name search and register the name at the Supreme Court (\$25).

Step 3: Applicant receives a certificate of registration from the Supreme Court.

Step 4: Take the certificate of registration to Inland Revenue to register for taxation.

- At the island's Revenue Department, the applicant is guided on the types of taxes the business attracts and when they are due.

Step 5: Inland Revenue conducts a site visit to ensure that the business is ready for operation.

Step 6: The applicant receives a tax registration certificate with a tax account number.

- This tax number is used for all transactions of the business.

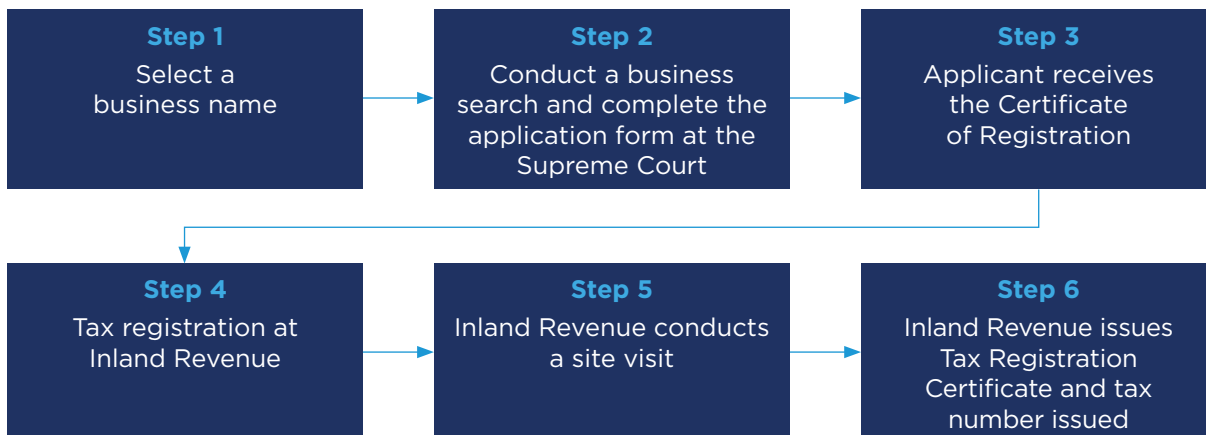


Figure 9. Steps to registering a business in Grenada

Checklist: Business registration in Grenada	
1. Select business name.	<input type="checkbox"/>
2. Conduct a business search and complete the application form.	<input type="checkbox"/>
3. The Certificate of Registration is issued.	<input type="checkbox"/>
4. Tax registration is conducted at Inland Revenue.	<input type="checkbox"/>
5. Inland Revenue conducts a site visit.	<input type="checkbox"/>
6. The Tax Registration Certificate and account number are issued.	<input type="checkbox"/>

SAINT LUCIA: LAND AND BUSINESS REGISTRATION



Agriculture contributes to approximately 3.10 percent of the country's gross domestic product (GDP). Similar to the other islands, the sector is reported as being male-dominant; women are more involved in agriculture as subsistent farmers. Saint Lucia also shows a similar trend as the other islands regarding land ownership, where more men than women are landowners. A report by the CDB revealed that women are more restricted to land access than men. Men own 70 percent of the land holdings, while women own 30 percent. The lack of female ownership affects access to credit and other productive resources; however, there has been an increase in female ownership from previous years.⁴²

The agro-processing industry is dominated by women, and is still informal to some degree because most women operate from within their homes.

The Small Enterprise Development Unit (SEDU) of Business Development, Investment and Consumer Affairs was established by the Ministry of Commerce. The Unit offers assistance to micro and small-scale enterprises owners and prospective owners in business-related affairs, such as developing business plans, registering a business, market research and training, as well as accessing financial assistance. It provides services to all interested persons, but reports that most of its clients who own businesses are men. The Belgrave Micro-Enterprise Fund, which is managed by the Ministry of Equity, Social Justice, Empowerment, Youth Development, Sports and Local Government, also provide support to micro-enterprises. It works with micro entrepreneurs from lower socio-economic backgrounds, hence, the clients are mainly women.⁴³

In Saint Lucia, an individual can make an application to use, lease or buy Crown lands. This section presents information on registering land and businesses in the country.

■ STEPS TO LAND REGISTRATION

Steps to registering land/farmers in Saint Lucia:

Step 1: The farmer or applicant applies for land registration at the Ministry of Agriculture.

⁴² Caribbean Development Bank. 2016. Country Gender Assessment. Saint Lucia.

⁴³ ILO, 2018.

Step 2: An extension officer conducts a site visit:

- The site visit is conducted to verify that the individual is a producer and that the land is being utilized.

Step 3: The farmer completes the registration form with the assistance of an extension officer.

Step 4: The farmer pays a registration fee of XCD25 (US\$9.36).

Step 5: The farmer is issued an ID card by the Ministry of Agriculture.

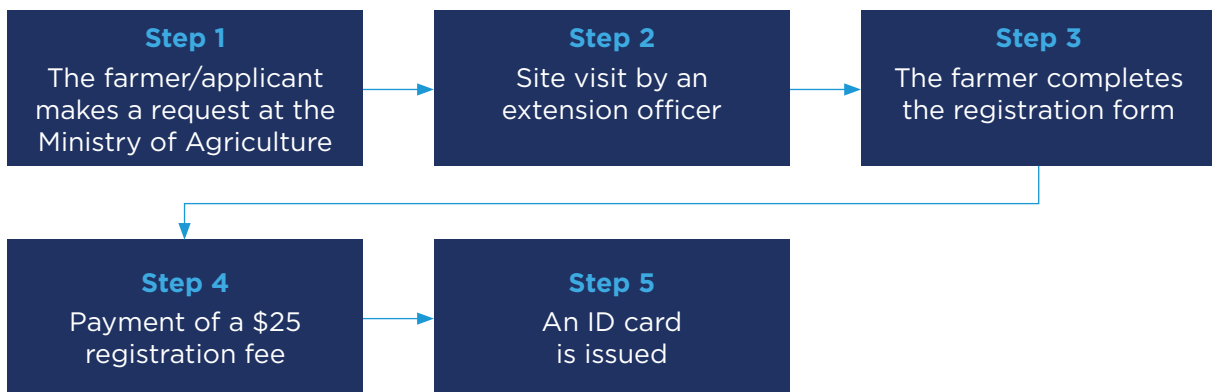


Figure 10. Steps to registering as a farmer in Saint Lucia

*Steps to accessing Crown lands.*⁴⁴

Step 1: Complete the Crown land Application form:

- An application form can be obtained from the Department of Crown lands, Greene Building, Bernard Hill, Castries.

Step 2: Submit the completed application together with a valid national photo ID:

- Applicants must submit a valid national identification (national identification card, driver's licence, passport) together with the completed application form. The current postal address and telephone information must also be provided with the form.

Step 3: Acknowledgement of receipt of application:

- The applicant is informed that his or her application was received, and the process involved in assessing the application.

⁴⁴ Government of Saint Lucia, 2017; 2019.

Step 4: Assessment/investigation of application:

- There are two methods of assessments for the application of Crown lands. For leases less than two years, the Crown land commissioner deliberates on the application and performs an assessment. An agreement can then be signed. If the lease is more than two years, then a Memo is prepared for Cabinet submission and determination to be made. The assessment also includes a site visit to determine the suitability of the application.

Step 5: Applicant is informed of approval or non-approval:

- The applicant is informed of the terms and conditions associated with the approval. He or she can either accept or reject the proposed conditions in writing.

Step 6: A lease agreement is signed following the Cabinet’s approval.

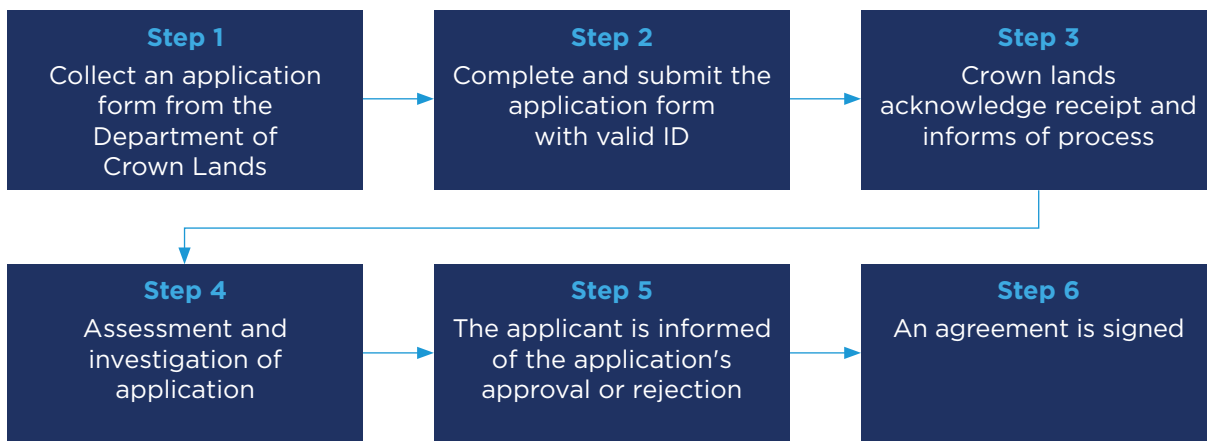


Figure 11. Steps to accessing crown lands in Saint Lucia

Checklist: Accessing Crown lands in Saint Lucia	
1. Application form collected.	<input type="checkbox"/>
2. Completed application form.	<input type="checkbox"/>
3. Submit completed application with valid ID.	<input type="checkbox"/>
4. Acknowledgement received from Crown lands.	<input type="checkbox"/>
5. Assessment and investigation completed.	<input type="checkbox"/>
6. Results communicated.	<input type="checkbox"/>
7. Agreement signed.	<input type="checkbox"/>

■ STEPS TO REGISTERING A BUSINESS

Step 1: Complete the Business Name search process:

Step 2: On approval of the business name search, complete the **Business Registration Form 1 (Application for Registration by an Individual)**.

Step 3: Complete the **Statutory Declaration Form (Form 11)**:

- The Statutory Declaration Form must be notarized by an Attorney-at-Law or a Justice of the Peace.

Step 4: Submit the following documents together with the requisite application fee and stamp to the Registry:

- The Approved Business Name Search Form.
- The completed Business Registration Form (Form 1).
- The notarized Statutory Declaration Form (Form 11).

Step 5: The Certificate will be issued by the Registry.

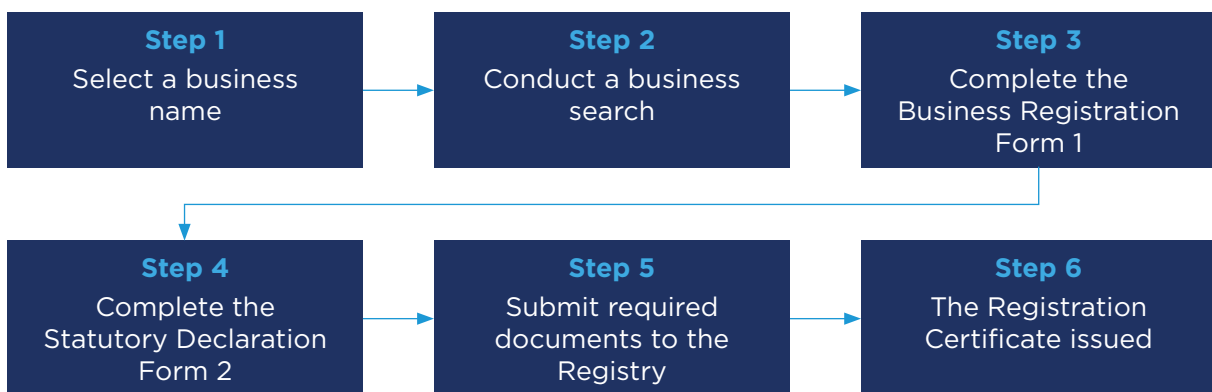



Figure 12. Checklist: Accessing land in Saint Lucia

Checklist: Business registration in Saint Lucia	
1. Application form collected.	<input type="checkbox"/>
2. Completed application form.	<input type="checkbox"/>
3. Submit completed application with valid ID.	<input type="checkbox"/>
4. Acknowledgement received from Crown lands.	<input type="checkbox"/>
5. Assessment and investigation completed.	<input type="checkbox"/>
6. Results communicated.	<input type="checkbox"/>
7. Agreement signed.	<input type="checkbox"/>



CONCLUSIONS AND RECOMMENDATIONS

A review of the literature reveals that agriculture is on the decline; however, its contributions to the GDP of the countries is still significant because of its link to rural employment and its contribution to the economy. Despite a minor increase in land ownership by women in some cases, as in Saint Lucia and Dominica, the agricultural sector is still dominated by men. Barriers such as limited access to credit opportunities, the inability to provide collateral for loans, and lack of access to information on land registration continue to impede women's ability to grow and develop their true potential as commercial farmers and agri-entrepreneurs.

Evidence suggest that women dominate the agro-processing sectors; however, these sectors are informal and have difficulties in expansion, partially due to similar barriers that they face as farmers: lack of access to credit, the inability to provide collateral for loans, and lack of access to information on registration.

It is clear that governments have acknowledged these barriers and have made some efforts to assist women and youth in accessing credit and land for development. Some examples include the FEED programme in Barbados and the Land Bank Project in Grenada.

Regarding business registration, all of the countries have information that is accessible on either government websites or statutory bodies. Individuals also have the opportunity to visit these facilities in person. Although some of these websites are user-friendly, there is no clear distinction between gender; hence, the information is presented in a gender-neutral manner.

Not all of the islands had information readily available on the processes involved in registering as a farmer and accessing government lands. The islands recognize that a large number of farmers are elderly and that some have lower levels of education. Therefore, other avenues that are more visible and accessible for disseminating information especially for women since they are often disadvantaged in accessing knowledge and resources is of paramount importance.⁴⁵ In some instances, information on accessing land was not available on government websites, hence key informants provided it. Importantly, the percentage of women-headed households is significant enough to be recognized by the CDB, noting that there are pockets of poverty among them. It is therefore necessary that efforts of empowerment be directed to women-headed households.

⁴⁵ FAO and CDB, 2019.

This review therefore recommends that the information for both business and land registration be presented to the general public by utilizing a wider variety of platforms and in a gender-sensitive manner, considering that women have less access to land, which is a necessary resource for development and empowerment. This wider presentation is imperative, even in instances where information is available on websites. Since many women farmers are still technology-challenged, it is essential to use a variety of platforms and methodologies. This report further recommends a conversational format through short videos that can be broadcast on social media platforms, government websites and local television as well as audio conversations and a book guide in conversational format. This would cater to different audiences and would address differences in gender, age and education level.

ANNEX. LIST OF INTERVIEWEES

Name	Position	Country	Platform	Date
Mr. Owolabi Elabanjo	Extension Officer	Antigua	Telephone conversation	9 July 2020
Mr. Derek Charles	Inter-America Institute for Cooperation on Agriculture (IICA) Grenada	Grenada	WhatsApp messages	17 July 2020
Mr. Randolph Shears	Chief Extension Officer	Grenada	Telephone conversation and WhatsApp messages	18 July 2020
Dr. Dunstan Campbell	Senator	Grenada	Telephone conversation	16 July 2020 20 August 2020
Mr. Barney Callender	Chief Extension Officer	Barbados	Telephone Conversation and WhatsApp Messages	17 July 2020
Mr. Felix Leslie	Chief Extension Officer	Dominica	Telephone Conversation	2 August 2020
Mr. Kemuel Jean Baptiste	Chief Extension Officer	Saint Lucia	Telephone Conversation and WhatsApp Messages	17 July 2020



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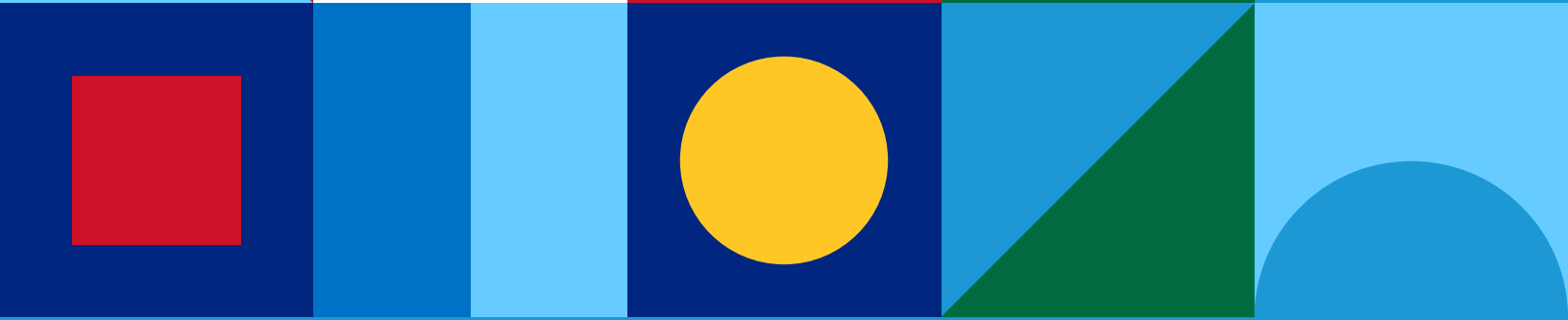
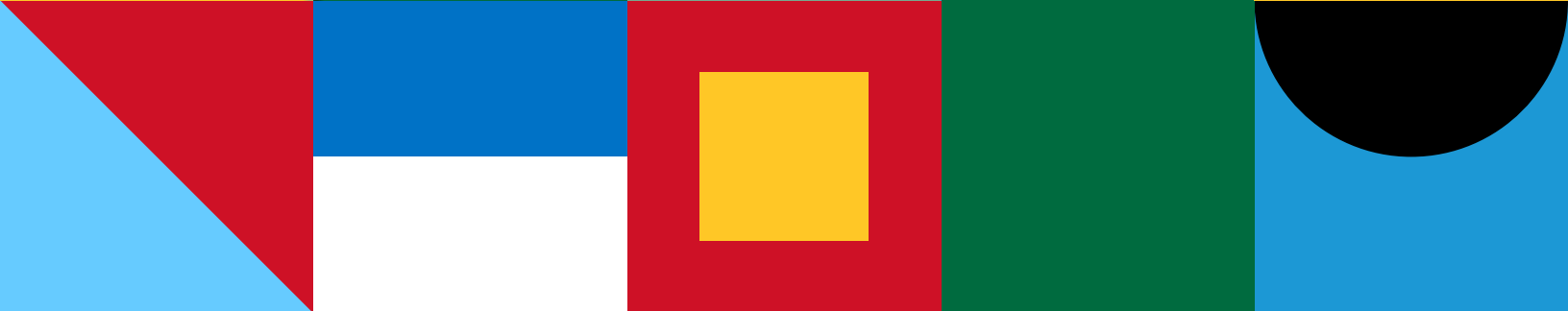
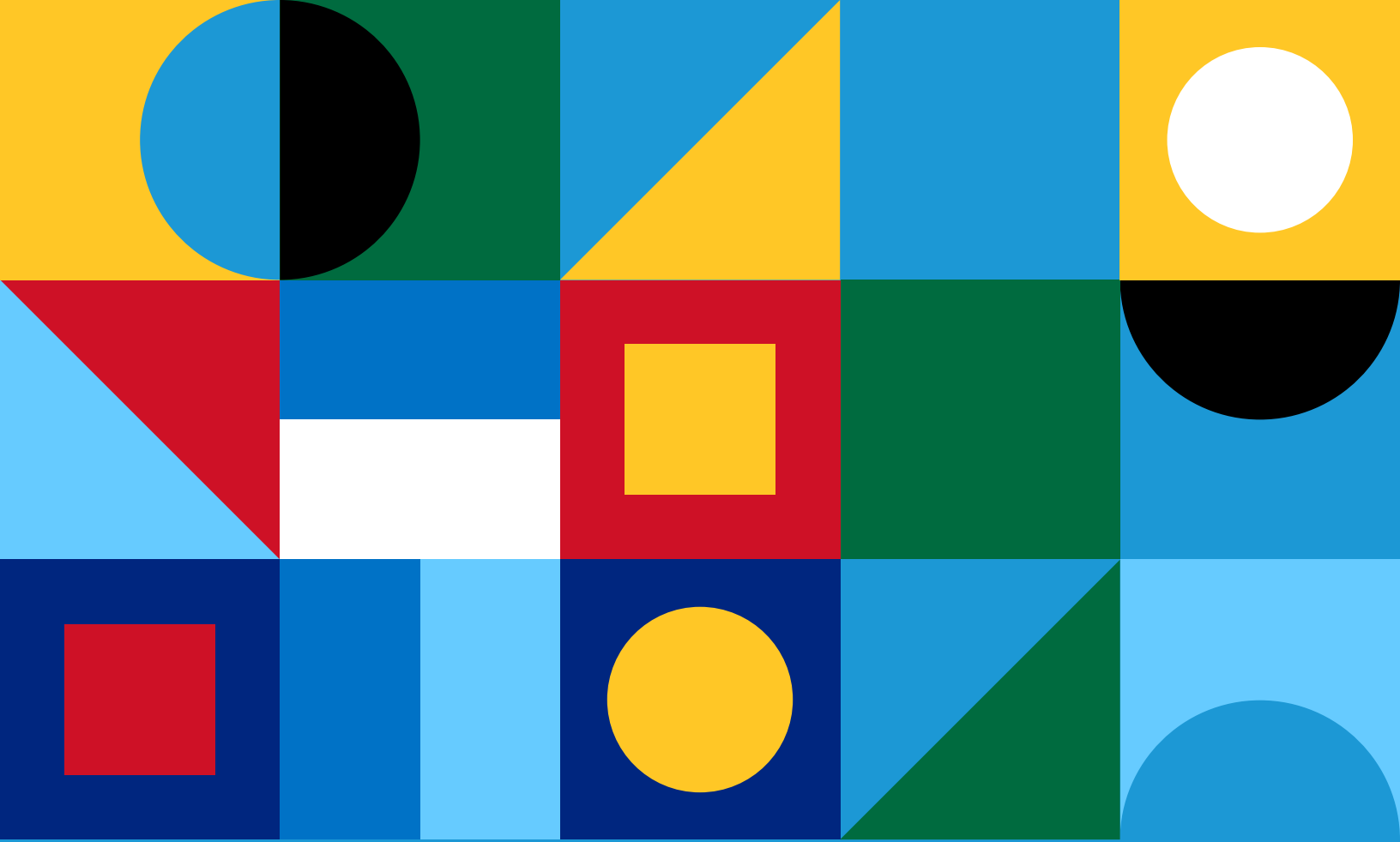
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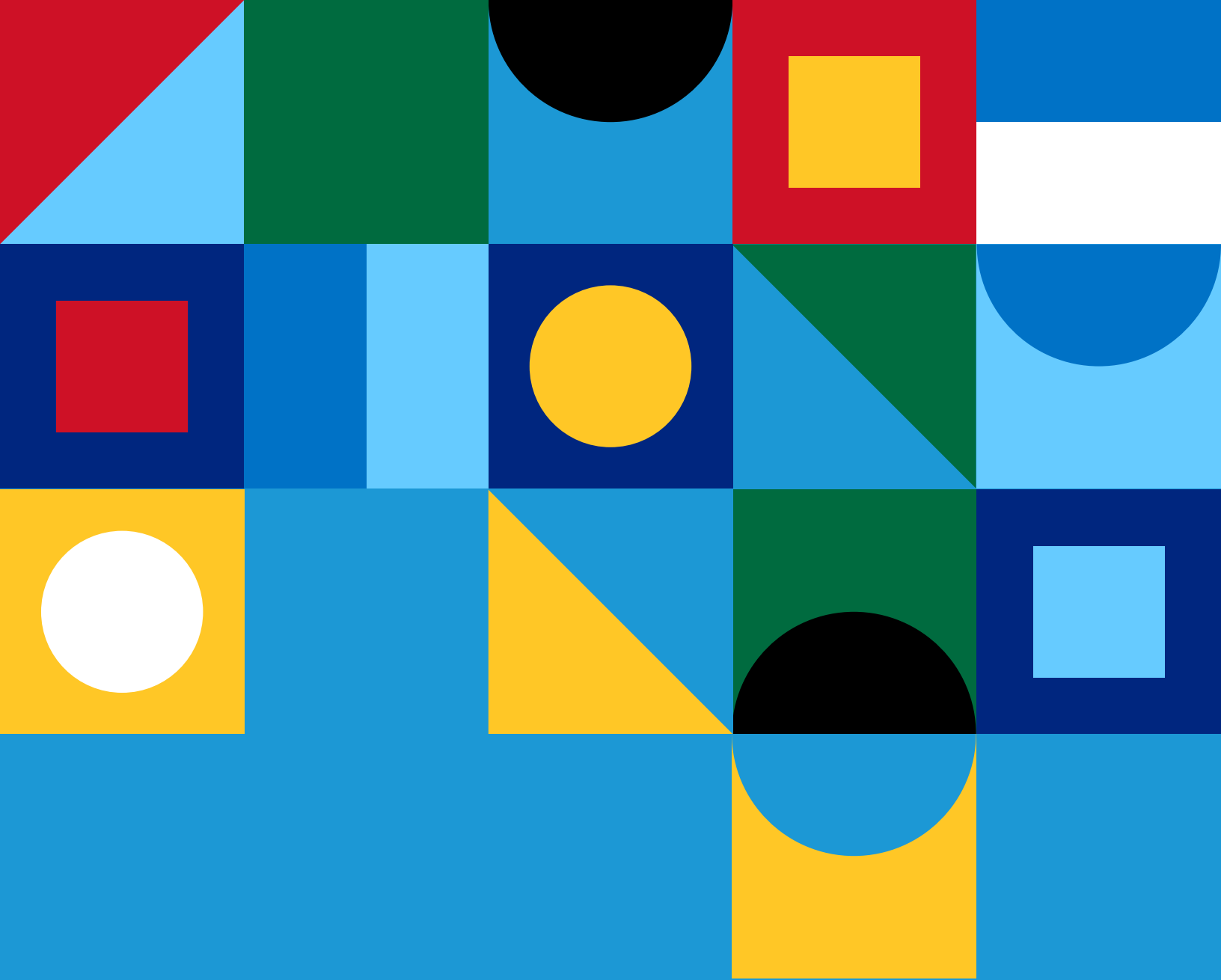
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